

IMPORTANT AMENDMENT PROPOSED

Which Will Provide for the Short Ballot for Ohio.

BUT TWO EXECUTIVE STATE OFFICIALS

Are Contemplated in This Bill for the People to Elect.

OTHER POSITIONS MADE APPOINTIVE.

Governor and Lieutenant Governor to be Elected on Ballot.

Another Resolution Provides for Separation of Districts.

Columbus, O., Jan. 16.—To provide for a constitutional amendment embodying Governor Cox's plan for a short ballot, a joint house and senate resolution will be introduced in the house at today's session of the legislature by Representative Stephen M. Young of Cleveland.

The Young resolution will be the second important administration measure to be presented to the legislature, and will provide that the governor and lieutenant governor be the only executive state officials elected by the people.

After holding a consultation with Governor Cox this morning, Representative Young announced that following the introduction of the joint resolution, he would introduce three bills on the subject—one to provide for the appointment of the clerk of the supreme court by the supreme court, one to provide for the appointment of the state dairy and food commissioner by the governor, and a third to provide for the repeal of the present statute under which the secretary of state, the attorney general, the state treasurer and the state auditor are elected.

The joint resolution will also provide that counties having more than one representative be divided up into districts so that the people in a district will have only one representative to vote for. It also will provide that senatorial districts be divided in the same manner.

With the liquor license code, it is expected that the new administration bill will be given the right of way through both houses of the legislature. The first administration measure to be introduced was the anti-lobby bill.

One of the features of Representative Young's short ballot resolution, is that it probably will legislate him out of office. Mr. Young lives in a strong republican district in Cuyahoga county, and being a democrat, he probably could not be elected in his own district under the proposed plan.

Strenuous efforts will be made by the administration to secure the final passage of the emergency anti-fraud assembly today. If the bill is passed today, it will go to the governor for his signature immediately, and as soon as he signs it, it will become a law. Because it is an emergency measure, the bill will require a three-fourths vote of each house for passage.

Should the bill pass, everyone appearing before the legislature in behalf of any measure will have to register with the secretary of state, unless he is especially invited to appear before a committee of either the house or senate.

This would prevent representatives of labor organizations and secret societies from lobbying even for a day unless the registration fee of \$3 was paid to the secretary of state.

Much opposition to the \$3 fee clause was evidenced among members of both houses before the opening of today's session. Many of the members declared that the bill would be strangled enough without the requirement of paying a registration fee. They declared that the payment of the fee would prevent many labor and other organizations from appearing before the legislature in behalf of legislation affecting them.

Probabilities are that the legislature will adjourn late today until next Monday, providing the anti-lobby bill is passed.

The senate judiciary committee, of which Senator Friebolin of Cuyahoga county is chairman, today considered a bill limiting and defining bigamy, introduced by Senator Hilkamp of Lucas county, and adjourned until Wednesday morning when Senator Friebolin's bill relative to verdicts in the common pleas court will be taken up.

It is the opinion of the members of the committee that the subjects mentioned in the bigamy bill are

covered fully in the section which it would amend. The bill will be reconsidered Wednesday after an investigation has been made.

Senator Cook of Hamilton county, has prepared three bills which he will introduce in the senate this afternoon. One of the measures abolishes the state board of live stock commissioners, creates a live stock sanitary board and provides for the inspection of domestic animals, dairies and of dairy products. At the present time the members of the state board of agriculture are also members of the live stock board. The provisions of the bill would relieve the agriculture board of all work in connection with live stock and dairy inspection, turning this work over to deputies to be appointed in each county.

Senator Cook's second bill is drawn to regulate the practice of veterinary medicine, amending and supplementing the present law. His third bill gives the judicial jurisdiction in cases of violation of the law regulating the practice of veterinary medicine.

CHANCE HAS FIVE TEAMS

New Manager of the New York American League Aggregation

HAS QUITE A BUNCH TO TAKE CARE OF

But He Insists on Putting Them Together as New Yorkers.

New York, Jan. 16.—Frank Chance has discovered that as the new manager of the New York American League club he is nominally the head of at least five teams—the Highlanders, the Yankees, the Hill-tops, the Hill Men and the Kitties, and notwithstanding the \$25,000 salary which he is said to get, he insists upon the reduction of this work to the management of just the plain "New Yorks."

Chance thinks the string of nicknames is confusing and that most of them are meaningless. "In fact," he writes in a letter just received by President Farrell, "I think that this nickname business in baseball has been overdone."

"We are going to try to bring the New York club to the top of the heap in the American League and we will have 'New York' on our uniforms. I hope the baseball public will call us the New Yorks in the future and that we will be worthy of the name."

ANXIOUS TO LOOK US OVER

General Castro Appeals From Decision of Immigration Authorities.

SECRETARY NAGLE WILL PASS UPON IT.

Castro's Case Will Ultimately Reach Courts for Adjustment.

Washington, Jan. 16.—General Cipriano Castro's appeal from the decision of the immigration authorities at New York barring him from admission to the United States was received today by Secretary Nagle who will give it immediate consideration. The secretary will first take up the decision of the special board of inquiry which held that Castro's refusal to answer certain questions relating to his alleged connection with the assassination of General Parades in Venezuela amounted to an admission of the commission of a crime involving moral turpitude or an obstruction to the legitimate efforts of administrative officers to ascertain facts to determine his right to enter. In a similar case, several months ago in which an Austrian immigrant refused to answer questions regarding a bank robbery with which he was said to have been connected, Secretary Nagle sustained such a ruling. The case went to the courts, but was decided in the government's favor on another point. It is expected that Castro's case will reach the courts and the far-reaching question involved will be decided judicially for the first time.

COMMON PLEAS JUDGE RESIGNS

Columbus, O., Jan. 16.—Thompson B. Helea, of New Philadelphia, today sent Governor Cox his resignation as common pleas judge for the eighth judicial district. Judge Helea gave no reason for his action. He had two years yet to serve.

TROUBLES IN LABOR WORLD

Have Never Hovered Over New York More Portentously.

GARMENT WORKERS REMAIN ON STRIKE

Waiters Threatening and Yonkers Street Railway Tied Up.

New York, Jan. 16.—Seldom has New York City been the scene of more labor unrest than at present. Between 150,000 and 200,000 garment workers are out on strike for more pay and better working conditions; 15,000 waiters threaten to go out before the week ends; and in Yonkers, just above the city line, the street railway company has not moved a car since January 1.

Squads of garment workers, satisfied with concessions granted, are said to be returning to work daily, but the broad issues are still unsettled, and there is no apparent prospect of agreement. From the manufacturers' standpoint yesterday's walkout of nearly 40,000 shirt-waist workers was most serious, for it came at a time when all hands were busy with rush work for spring trade.

Incidentally, New York is the headquarters for the negotiations between the railroad managers and 35,000 firemen in the eastern territory who demand a readjustment of pay and schedules. After weeks of preliminaries the firemen decided last night to make a referendum strike ballot, but this does not necessarily mean that a crisis has been reached. When the ballots are counted on or about February 10, negotiations will be resumed. It is conceded by the roads that the vote will authorize a strike.

TOO MUCH JUDGE FOR BASKETBALL TEAM.

Oliver, Mich., Jan. 16.—The combination of a basketball team and too much judge has nearly ruined the Oliver basketball team. So declared Captain George Rider in issuing an order that his men abstain from the sweet concoction for the next ten weeks.

"I would not have had to do this if it were not for the parcels post," said the greatest athlete at Oliver sorrowfully. "I find, however, that several 'big noises' on the squad are receiving large packages of fudge from the girls they left behind when they returned from their holiday vacations. Rider holds every athletic captaincy at Oliver at the present time.

WAITERS VOTED TO GO ON STRIKE.

New York, Jan. 16.—Night-working waiters, numbering about three thousand, voted today in ratification of a general strike in Greater New York as decided upon last night by their day working fellows. Time for the walkout was not set. The leaders say, however, that the strike will begin with 24 hours.

The proposed strike is to be conducted under the joint auspices of the International Hotel Workers' Union and the Industrial Workers of the World, and will involve between 12,000 and 15,000 men. Arturo Giovannitti and Elizabeth Flynn, organizers for the Industrial workers, were the chief speakers at today's meeting.

SCARLET FEVER IN INDUSTRIAL HOME.

Delaware, O., Jan. 16.—With six girls confined in the isolation ward of the hospital, every precaution is being taken at the Girls' Industrial home today to prevent an epidemic of scarlet fever.

Superintendent Charlotte Dye stated today that the cases already developed were light and that the situation was well in hand. Nurse Mary Wheeler, of Toledo, is in charge of the fever victims, under the direction of Dr. Mary Wilson.

Superintendent Dye stated that the fever was brought to the institution by two girls committed there from orphan's home.

BUSINESS MEN TO BE CALLED NEXT WEEK.

Washington, Jan. 16.—The house currency reform committee met today to hear the last of the prominent bankers invited to give their views on what would be incorporated in a new banking and currency law. The witnesses for today were George M. Reay, president of the Commercial and Continental National Bank of Chicago, and W. A. Nash, chairman of the board of directors of the Corn Exchange Bank of New York.

Chairman Glass has announced that the committee later will seek the views of business men, farmers and representatives of labor. So a business men probably will be examined early next week.

WIFE WAS DEAD AND HUSBAND HELPLESS.

Washington, Jan. 16.—His wife lying dead on the floor of the stairs down which he had fallen, Robert Simpson, 67-year-old and helpless with a broken leg, was found in a starving condition yesterday with two cats gnawing him hungrily. Found at the hospital whither he was removed today have slight hope of recovery. The aged couple, who were in comfortable circumstances, lived alone.

Mrs. Simpson, who was 65 years old, is believed to have plunged to her death Sunday and since then the aged man had been without food or attention. When found by his physician, Dr. James W. Hart, and two policemen who broke down the doors, Simpson was speechless from exhaustion and starvation.

SMUGGLING IN OF DOPE

To Prisoners in Penitentiary Will Be Subject of Legislators.

WOULD ELIMINATE ALL-GRAFT SPECIES

Including That Which May Attach to Applications for Pardon.

Columbus, O., Jan. 16.—With a view to eliminating what they term "graft" in connection with efforts of attorneys to secure pardon for prisoners at the penitentiary, Major Walter Collins, of the Volunteers of America and Councilman Louis A. Alcott, today held a conference with Governor Cox. Legislation to prevent the smuggling of dope into the penitentiary for prisoners also was discussed.

According to Mr. Alcott, there are persons who make a practice of "looking up" relatives of prisoners at the penitentiary for large sums of money on condition that they induce the pardon board to recommend to the governor that the prisoners be pardoned. Mr. Alcott believes that a maximum fee should be established for such practice, or work of that recommendation for pardon be left wholly to the pardon board, thus eliminating any legal fee.

BAXTER CALLS ON GOVERNOR

And Requests a Full Investigation of His Department.

ASKS STATE TO MAKE RIGID INSPECTION.

Alleged Shortage in Connection With Defunct Columbus Bank.

Columbus, O., Jan. 16.—Implication of a minor official of the department of bank inspection in an alleged shortage in connection with the now defunct Columbus Savings Bank and Trust Company, will lead to an investigation of the department by request of Superintendent of Banking Baxter. This fact was made known today in an official statement given out today by George Burba, secretary to Governor Cox.

Secretary Burba authorized this statement this morning:

"F. E. Baxter, superintendent of banking, called on the governor and stated that he desired the fullest investigation of his department. Governor Cox assured him that the department would be fairly investigated—he had no intention of making trouble for any innocent man, but he believed in the most thorough investigation at this time. Mr. Baxter concurred in this and said he was willing to have his department given a most rigid inspection."

Officials of the bank allege that the cash turned over by the bank has become short in excess of \$2,000 since its affairs were taken over by the state banking department.

HAS BEEN SERVED WITH INDICTMENT

Columbus, O., Jan. 16.—William Kirkby, of Toledo, former state railroad commissioner who was indicted by the Franklin county grand jury on three charges of bribing former Representative George B. Nye, of Pike county, was served with the indictments in this city this morning, probably will make his plea of guilty or not guilty some time later today.

WATERS ARE RETREATING

Slight Rains of Yesterday Did Not Increase the Volume.

FORECASTER SAYS FALL WILL BE SLOW.

For 36 Hours, After Which it Will Be More Rapid.

Cincinnati, O., Jan. 16.—After remaining stationary at 61.2 feet for 20 hours, the Ohio river again began to recede here today. Weather Forecaster Doyereaux said that light rains, which fell in the Cincinnati district last night, and which continued today would have no effect on the flood here. He predicted that the river will fall slowly here for the next 36 hours after which it will recede more rapidly.

Levee Broke at Lawrenceburg. Lawrenceburg, Ind., Jan. 16.—A serious break in the levee early today flooded a large portion of the lower part of this city and drove many residents from their beds for safety.

The break was discovered by a levee policeman who gave the alarm and the city was aroused by factory whistles and bells. The court house, churches and schools are filled with refugees today. Several thousand sacks of gravel were thrown into the break and the danger of a disastrous flood, it is said, has been averted.

Highest For Several Years. Evansville, Ind., Jan. 16.—The Ohio river today passed the 46-foot mark, the highest stage for several years, and was expected to go several tenths higher before the crest was reached.

The inundated section of Evansville proper is estimated at three square miles. Many families have been driven to the second stories of their homes by the rising tide, which has covered the down-staircase floors to a depth of 18 inches in many cases.

Greater forces are being engaged in the relief work, as the suffering becomes greater. City employees are using skiffs and launches to distribute food.

Small towns in the trade district of this city are sending cries for help as their food supplies are exhausted. Many of these places have been cut off for a week because the high water has made it impossible to reach the submerged landings and their provisions are gone. Calhoun, Ky., today chartered a steamboat and sent to this city for supplies. Interurban service practically has been abandoned in the flood district.

No attempt has been made yet to estimate the damage done by the high waters.

ALLENS REPRIEVED AGAIN.

Richmond, Va., Jan. 16.—Floyd and Claude Allen, the two Hillsville gunmen, sentenced to die tomorrow for their part in the Carroll county court house murders last March, were again reprieved today by Governor Mann. The governor will hear arguments on February 1 in favor of a commutation.

Governor Mann later decreed that the Allens should be electrocuted Friday, March 7, unless otherwise ordered.

WHITLOCK SENDS CONGRATULATIONS

Columbus, O., Jan. 16.—Congratulating him upon the progressive trend of his first message to the general assembly, and expressing the hope that he would remain progressive during his term of office, a letter from Mayor Brand Whitlock, of Toledo, was received by Governor Cox today.

GOVERNOR CANCELS MANY ENGAGEMENTS

Columbus, O., Jan. 16.—Because of pending legislation before the general assembly to which he wishes to devote much time, Governor Cox announced today that he has cancelled all of his speaking engagements for the next few weeks. He was to have spoken in Cleveland tomorrow night.

RESIGNS ONE JOB; TAKES ANOTHER.

Mansfield, O., Jan. 16.—Henry J. Collar, field officer for the Cleveland district for the Ohio State Reformatory, has resigned to become assistant superintendent of the Boys' Industrial School at Lancaster, under appointment of Captain R. U. Hastings, the new superintendent.

NEW DUTIES ASKED OF MAIL CARRIERS.

Washington, Jan. 16.—Rural free delivery carriers are finding snags in the new parcel post for the reason that the suburban population seemingly has accepted it as a species of paternalistic, subsidized messenger service. Reports reached the post office department today dealing with some of these requests. One postmaster in Vermont reported that one of his rural carriers found in one far letter box beside the road a note attached to scrap of calico.

The note read:

"Please get me five yards of colored print as per sample and also get me a mop wringer. I will pay when you bring them."

In another wayside box, another rural carrier found a dollar bill appended to note which instructed him as a representative of the parcel post to deliver two boxes of patent medicine and five lengths of stove pipe from the adjacent town.

ABSOLUTELY UNFOUNDED

Are Pronounced Charges Made Against Korean Officials.

DENY TORTURES WERE INFLICTED

For the Purpose of Extorting Confessions From Prisoners.

Seoul, Jan. 16.—Evidence favorable to some of the 46 Korean prisoners charged with conspiring against the life of Governor General Count Terachi was produced at the resumption of the trial here, when three witnesses called for the purpose of proving alibis were examined.

Police Inspector Kumitomo was called to the witness stand and, after being interrogated as to the alleged tortures inflicted on the prisoners, he entered an emphatic denial of all stories to that effect, saying:

"They are absolutely unfounded."

He pointed out that the missionary doctor, who was personally acquainted with a large number of the prisoners, visited the jail early in 1912 and afterward wrote to Kumitomo, thanking him and saying that all the prisoners were looking well.

Counsel for the defense argued that if the prisoners' previous statements made before the police, and in which Christian missionaries were incriminated, were not credited by the court, the other parts of their statements must similarly be discredited.

The decision regarding the question of the competence of the court raised by the barristers for the defense is to be given on January 20.

PERRY'S VICTORY TO BE CELEBRATED.

New York, Jan. 16.—The battle of Lake Erie, whose hundredth anniversary this year is to be marked by the erection of a monument at Put-In-Bay, where Commodore Perry achieved his victory, will be celebrated by the Ohio Society at a banquet in the Waldorf-Astoria hotel next Saturday night with President Taft as guest of honor. Commemorative of the states that are jointly erecting a monument and various federal, state and city officials have also been invited. On the same evening the president will attend a Cornell University dinner here in honor of Andrew J. White, former president of Cornell.

STILL ENDEAVORING TO ADJUST CLAIM.

London, Jan. 16.—Dr. S. Danef, the chief of the Bulgarian delegation, this afternoon resumed negotiations with M. Jonecu, Rumanian minister of the interior, on the subject of the Rumanian claims arising out of the Balkan war.

The instructions ordering a resumption of the negotiations came from the Bulgarian government at Sofia. It is understood that Russia has much to do with decreasing the tension between Bulgaria and Rumania, which at once time threatened to upset the efforts of the European powers to restore calm in the Balkans.

COFFEE DELIVERIES ARE ABOUT TIED UP.

London, Jan. 16.—The coffee valorization committee met here today and it was reported that 931,600 bags of coffee had been sold in the United States. The committee decided also that 300,000 bags should be reserved for sale in Europe on February 3. For this European allotment the committee already holds a bid of 87 francs (approximately \$17.40) per bag which is considered the basis of a good average for the consignment. No further sales will take place this week.

INCREASED EXPENSE OF ELECTIONS

Statistics Filed Show That It Cost Nearly Million Dollars

TO HOLD ELECTIONS DURING ONE YEAR.

Cost Had Grown \$140,000 Over That of the Year Preceding.

CIVIC REFORM UNION IS PREPARING BILLS

Which Will be Introduced Into the Legislature of Ohio.

Bill Will be Introduced for Building New Detention Building.

Columbus, O., Jan. 16.—It cost \$140,511.16 more to conduct the election in Ohio in 1911 than it did in 1910, according to a statement compiled by Nelson W. Evans, of Soloto county, delegate to the constitutional convention and filed today with the secretary of state.

According to the report, in 1911 it cost \$803,744.30 against \$662,233.14 in 1910. These figures include printing and salaries of election officials.

Hamilton county had the largest election expense last year. It cost that county \$151,072.80 in 1911, against \$82,599.68 in 1910. Cuyahoga was the next largest, expending \$127,238.35 in 1911 and \$74,997.68 in 1910. The election expenses of a number of the other large counties last year, according to the report were:

Montgomery \$25,535.05; Lucas \$32,496.85; Muskingum \$11,708.27; Litchland \$8,013.13; Stark \$16,660.89; Summit \$22,451.07; Allen \$5,326.57; Belmont \$8,017.71; Clark \$16,256.22; Franklin \$71,907.05.

Lucas county spent \$38,592.85 in 1910, \$5,797 more than last year. Muskingum also spent more in 1910, its total for that year being \$12,716.65. Several other counties also had a greater expense in 1910 than in 1911.

Three Important Bills. Three bills, one of which provides for the sterilization of habitual criminals, are being prepared by A. S. Gregg, of Cleveland, secretary of the American Civic Reform Union, and will be introduced in the legislature. Mr. Gregg was at the capitol today discussing his proposed laws with legislators.

In another bill, Mr. Gregg proposes to make indulgence in the white slave traffic a penal offense. A third bill which Mr. Gregg would have introduced in the legislature, compels persons contemplating marriage, to procure certificates indicating that they have no infectious or communicable disease.

Bill For New Detention Building. Members of the state board of administration have prepared a tentative emergency bill which probably will be presented to the legislature within the next few days, which provides for the building of a state detention institution in Columbus.

Under the provisions of the bill, probate judge would no longer commit persons to the state industrial schools for boys and girls, but would commit them into the hands of the state board of administration. The board would then place them in the detention institution until the true state of their delinquency is determined, scientifically, and then would place them in the proper institution.

As Governor Cox recommended that some action be taken in regard to conditions in the industrial schools, members of the board will present their plan to him probably tonight or tomorrow for his sanction. Members of the attorney general's office probably will draft the bill, and place it in shape for speedy passage.

Members of the administration board contend that such a bill would tend to solve the problem of control of the boys' industrial and the girls' industrial schools at Lancaster and Delaware.

Governor Cox Issues Pardon. Governor Cox today pardoned J. Parmenter, of Ashtabula county, whose two-year term for assault would expire Saturday, so that he can go home to attend the funeral of his daughter, who is to be buried Friday. The action was recommended by the pardon board.

INVENTORY SALE. HEAR YE ! HEAR YE !

THE GREATEST MONEY SAVING EVENT IN LIMA



55c WOMEN'S RUBBERS, 30c. Storm or low front, low or high heels, canvas lined. Inventory Sale Price **39c**

\$2.50 MISSES' HI TOP, gun metal School Shoes. Inventory Sale Price **\$1.88**

A sale that has no equal—a daily demonstration of "value giving" that has rarely, if ever, been equaled in the history of retail clothing business in Northwestern Ohio. It's the high standard of our clothes that creates the value, and not merely the low prices.

Come and take your choice from our entire stock of Suits and Overcoats at following prices:

85c MEN'S RUBBERS, 50c. Heavy weight sole, self-acting style, all sizes, sensible toe. Inventory Sale Price **59c**

\$2.25 CHILD'S HI TOP Gun Metal School Shoes. Inventory Sale Price **\$1.69**

10c MEN'S HEAVY GREY COTTON SOLE, 4 1/2c. Of plain grey yarn, triple heel and toe, in two shades. Inventory Sale Price **4 1/2c**

\$1.50 BOYS' SUITS, 79c. Made of worsted, dark, neat patterns, seams are strongly taped, all sizes; will stand hard wear. Inventory Sale Price **79c**

\$2.50 BOYS' SUITS, \$1.39. Attractive patterns, double-breasted and juvenile styles. Knickerbocker pants, serviceable materials. Inventory Sale Price **\$1.39**

15c MEN'S HEAVY CANVAS GLOVES, 9c. 12 dozen duck, with brown Jersey knit tops, 100 dozen to sell. Not more than two pairs to a customer. Inventory Sale Price **9c**

\$2.00 MEN'S PANTS, 79c. An excellent dress trousers, all sizes. Sold regular at \$2.00. Inventory Sale Price **79c**

75c MEN'S AND BOYS' SWEATER COATS, 34c. Closely knitted, French weaves, in grey, brown and tan, pearl buttons. Inventory Sale Price **34c**

MEN'S CAPS, blue serges. fancy worsted, plush and leather, all newest shapes. Inventory Sale Price **79c**

10c MEN'S KERICHEFS, 19c. 10 dozen of men's white linen Kerichefs, some with fancy border. Inventory Sale Price **2 1/2c**

25c MEN'S SILK BOW TIES, 9c. New spring styles in fancy patterns, different colors, including black. Inventory Sale Price **8c**

15c BOYS' AND GIRLS' STOCKINGS, 11c. Celebrated bearskin stockings, excellent for hard wear, stainless black, all sizes. Inventory Sale Price **11c**

50c MEN'S LEATHER BELTS, 29c. In black and tan, made of good pliable real leather, neat gilt and gun metal buckles. Inventory Sale Price **29c**

5c CHILDREN'S KERICHEFS, 4 for 3c. Just the thing to give the children for school purposes, fine Swiss and cross-cross patterns, neatly hemmed. Inventory Sale Price **5c**

15c BOYS' AND GIRLS' STOCKINGS, 11c. Celebrated bearskin stockings, excellent for hard wear, stainless black, all sizes. Inventory Sale Price **11c**

\$1.50 WOMEN'S JULIETS, 79c. Made of soft, serviceable vic kid, rubber heel, hand turned soles; elastic gore. Inventory Sale Price **79c**

10c MEN'S HOSE, 3 1/2c. In plain colors and fancy patterns, suitable for dress, including black. Inventory Sale Price **3 1/2c**

50c MEN'S GOOD WORK SHIRT, 29c. Made of serviceable chambray, full cut in the body and sleeve, double stitched, all sizes. Inventory Sale Price **29c**

\$4.00 RAINCOATS, \$1.79. Men's 44 rubberized rain-proof Slippers. Inventory Sale Price **\$1.79**

11c Men's Cravenettes, \$5.95.

11c Men's Cravenettes, \$8.95.

12c Men's Cravenettes, \$9.75.

GLOVES, 75c. Men's Leather Gauntlet Gloves. Inventory Sale Price **44c**

Men's 60c Leather Gauntlet Gloves, 29c. All of our best winter stock.

Men's heavy winter Duck Coat, the kind that will keep you warm. Inventory Sale Price **\$1.29**

MEN'S FUR CAPS, \$2.00. men's fine Fur Winter Caps, heavy fur nap. Inventory Sale Price **\$1.09**

29c MEN'S NEW NECKWEAR, 15c. Best collection of Spring patterns, good quality silks, a pattern for every taste. Inventory Sale Price **15c**

50c MEN'S UNDERWEAR. Men's two-piece, fleece-lined Underwear. Inventory Sale Price **29c**

\$1.50 Suit Cases, 79c. Of substantial leatherette, patent, puller lock, of brass. Neat metal corners, 18-inch shirt size. Inventory Sale Price **79c**

5c Men's Dark Kerichefs, 2 1/2c. Suitable for work, in navy blue and turkey red. Inventory Sale Price **2 1/2c**

\$1.25 Men's Fleece Lined Union Suits, 69c. In cream, and perfect fitting. Snug fit brand. Inventory Sale Price **69c**

\$1.50 Women's Dress Shoes, 80c. In soft pliable Vic Kid, low comfortable heels, wide medium weight soles, patent tipped. Inventory Sale Price **89c**

\$2.00 Women's Dress Shoes, \$1.39. Fine select Vic Kid, high fashionable heels or medium, stylish laces, lace styles, patent tip. Inventory Sale Price **\$1.39**

\$3.00 Women's Dress Shoes, \$1.98. Fashionable leathers, your choice of fine patent leather, serviceable dressy, gun metal, or pliable Vic Kid, low, medium or high heels, lace or button. Inventory Sale Price **\$1.98**

\$2.00 Misses' Shoes, \$1.39. Fine Vic Kid, sensible styles, suitable for the growing girl, low school heels, patent tips, all sizes. Inventory Sale Price **\$1.39**

\$1.00 BOYS' PANTS, 44c. Fashionable Knickerbocker styles, serviceable materials of nearly all wool, dark colors and patterns. Inventory Sale Price **44c**

10c MEN'S ARM BANDS, 4c. Round or flat styles, neat metal trimmed. Inventory Sale Price **4c**

Ladies' fancy fur-trimmed Slippers, nice for evening or party wear. A large assortment to choose from. Inventory Sale Price **69c**

\$1.00 MEN'S SWEATER COATS, 69c. Honey comb weave, in grey and brown, pearl buttons. Inventory Sale Price **69c**

25c MEN'S HOSE, 17c. Paris or Boston make, good elastic, all colors. Inventory Sale Price **17c**

\$2.00 MEN'S PANTS, 98c. For dress or every-day wear, substantially tailored, mostly all wool fabrics, neat patterns. Inventory Sale Price **98c**

INVENTORY SALE OF SUITS AND OVERCOATS

\$18.00 to \$20.00 Men's Suits and Overcoats. Inventory Sale Price **\$9.45**

\$15.00 to \$16.50 Men's Suits and Overcoats. Inventory Sale Price **\$8.45**

\$13.50 Men's Suits and Overcoats. Inventory Sale Price **\$7.95**

\$12.00 Men's Suits and Overcoats. Inventory Sale Price **\$6.45**

\$10.00 Men's Suits and Overcoats. Inventory Sale Price **\$5.85**

\$8.50 Men's Suits and Overcoats. Inventory Sale Price **\$4.95**

\$8.50 Men's Blue Serge Suit. Inventory Sale Price **\$3.95**

25c Men's Dress Suspenders, 9c. Slightly patterns, newest weaves, strong resistant elastic leather ends. Inventory Sale Price **9c**

\$1.00 Boys' Corduroy Pants, 44c. Knickerbocker styles, fine linen back, will not rip, all sizes. Inventory Sale Price **44c**

10c Women's Handkerchiefs, 1c. Fine Swiss and cross bar, neatly embroidered effects and hand-stitched. Inventory Sale Price **1c**

25c Men's Wool Hose, 17c. Famous shaker wool, with white toe and heel, heavy weight. Inventory Sale Price **17c**

15c Men's Gauntlet Gloves, 8c. Made from heavy duck canvass, triple sewed, heavy gauntlet. Inventory Sale Price **8c**

\$1.50 Boys' School Shoes, 97c. Serviceable box calf, excellent for school wear, blucher, heavy weight, all leather soles. Inventory Sale Price **97c**

\$3.50 Men's Elkskin Shoes, \$2.29. Real Elkskin leather soles, in pliable Elk, guaranteed to give satisfaction, tan or black. Inventory Sale Price **\$2.29**

\$2.50 Men's Work Shoes, \$1.49. Heavy water proof grain leather, double leather sole and heel, tan or black. Inventory Sale Price **\$1.49**

\$3.00 Men's Dress Shoes, \$1.75. Box Calf and gun metal, price stamped on the sole, blucher style. Inventory Sale Price **\$1.75**

\$4.00 MEN'S CORDUROY PANTS, \$2.39. College peg, full cut, side buckles, cuffs, snap proof, famous National Brand, all sizes. Inventory Sale Price **\$2.39**

\$4.50 MEN'S RUBBER BOOTS, \$3.45. Guaranteed, snag proof, famous National Brand, all sizes. Inventory Sale Price **\$3.45**

\$2.00 MEN'S CORDUROY PANTS, 98c. Will not rip, lined back, brown shade. Inventory Sale Price **98c**

\$3.50 FELT BOOTS, \$2.59. Celebrated Rhode Island brand, pressed felt tops, heavy rubber, snag proof. Inventory Sale Price **\$2.59**

\$5 MEN'S DRESS TROUSERS, \$2.98. All wool serges and worsted nationals, medium and heavy weight, neat patterns. Inventory Sale Price **\$2.98**

Inventory Sale Men's Hats

10 dozen of men's hats, famous "Hamilton" make, genuine Hamilton quality, numerous styles suitable for conservative and fashionable dressers. All sizes. Standard Price, \$4.00. Inventory Sale Price **\$1.98**

\$1.50 Black Derby Hats, 79c. Latest styles, all sizes, low English roll. Inventory Sale Price **79c**

\$2.50 Men's Derby Hats, \$1.49. Handsome styles, narrow or wide rim, low or high crown. Inventory Sale Price **\$1.49**

63 Men's Hats, \$1.98. In derby and soft styles. All shades and sizes. Inventory Sale Price **\$1.98**

MEN'S FURNISHINGS

15c Men's Linen Collars, 5c. Well-known brand new styles, 4-ply linen. Inventory Sale Price **5c**

25c Men's Police Suspenders, 13c. Heavy web, extra strong elastic, leather back and ends. Inventory Sale Price **13c**

25c Men's Hose, 11c. Dress purposes, in new colors and patterns, two big cases. Inventory Sale Price **11c**

30c Men's Neck Wear, 17c. A nice collection of patterns, high grade silks. Open and closed ends. Inventory Sale Price **17c**

\$1.25 Men's Wool Underwear, 79c. Pure wool, scarlet, lined shirts or drawers, will not irritate the skin, excellent for rheumatic. Inventory Sale Price **79c**

\$1.50 Men's Wool Flannel Shirts, 69c. Army blue flannel, all sizes, fast color. Inventory Sale Price **69c**

75c Men's Ribbed Underwear, 33c. Medium weight, suitable for Spring wear, in colors of blue, brown and cream, perfect fitting garments. Shirts or drawers. Inventory Sale Price **33c**

75c Men's Dress Shirts, 29c. In plain and fancy stripe, all sizes. Inventory Sale Price **29c**

Inventory Sale Men's Shoes

\$3.50 Men's Dress Shoes, \$1.98. Custom make, fine patent leather, pliable gun metal, very stylish lasts, button or lace styles. Limited number. Inventory Sale Price **\$1.98**

\$2.50 Men's Dress Shoes, \$1.49. Handsome styles, in gun metal and box calf. Limited number. Inventory Sale Price **\$1.49**

\$2.00 Men's Dress Shoes, \$1.29. Gun metal and satin calf, medium weight soles, nifty styles. Limited number. Inventory Sale Price **\$1.29**

\$1.50 Men's Dress Shoes, 99c. A limited number in gun metal, vic and satin calf, lace styles, all sizes. Inventory Sale Price **99c**

LOOK FOR THE BIG RED SIGN MARKS & BERNSTEIN 17-19 PUBLIC SQUARE

RIVER STYX WAS CROSSED

Another Lima Mother Heard Grim Reaper's Call Last Night.

MRS. LOUIS SELLARS ANSWERED CALL.

Funeral Services Will be Held Saturday Afternoon at Two.

At the city hospital at two thirty this morning occurred the death of Mrs. Flora Emma Sellars, the wife of Mr. Louis Sellars, of 721 South McDonald street. Mrs. Sellars has been for many years somewhat of an invalid, but the recent attack which was the indirect cause of her death has been of about a year's standing. The immediate cause of the demise was an operation which the deceased underwent at the city hospital the forepart of the week. The physical condition was such that, although the operation was absolutely necessary, the shock was too great, with the subsequent death at the very early hour this morning.

Mrs. Sellars will be greatly missed by her many friends, and her place among her family and the relatives can never be again filled. Bright and cheerful, though for many years afflicted with one or another trouble, she has been a joy to all who knew her, a ray of hope and light in the lives of all with whom she came in contact.

The deceased was the daughter of Mr. and Mrs. Hermann Witte, and was born in New Bremen on the twenty-seventh day of June, in the year 1874. At the time she was taken from this earth, from the bosom of her friends and from the heart of her family, she had attained an age of thirty-eight years. Besides her husband, two children are left motherless on this earth by

the calling away of Mrs. Sellars. They are Helen Marie Sellars and Herman Samuel Sellars.

The funeral arrangements were completed this morning by the family. The services will be held from the Spring Street Lutheran church of which the deceased had been an active member throughout her life, and will be conducted by the Rev. Schaub. These services will be held Saturday afternoon at two o'clock, and the interment will then be made in the Woodlawn cemetery.

FROM DUST UNTO DUST

The Hand of Death Falls on Keyser Family Last Evening.

SIX YEAR OLD SON WAS BURIED TODAY

Little Boy Was the Victim of Acute Diphtherial Group.

Darkness is but the absence, but though this is so easily the fact, the oppressiveness thereof becomes none the less heavy for this scientific proposition on nothingness. In life and in death, in the realm of the living and the dead, so does the same stand, more eminently portrayed, but as before, with an unutterable and uncontrollable lack of appreciation. Nor is it all thus, for the darkness of the gloom, the Stygian night that is concomitant with the death of a loved one, is but the absence of the light of their life. Their candle has been snuffed out by the silent hand of the reaper, and there is naught but the gloom of blackness.

And when the light thus unceremoniously snuffed is that of a new-born life, or of one wherein the chimney has been not yet kindled, and the bright gleams have been unretained, how good this Continental team may

be is not known, but they will have to be very fast. The Lima team has been practicing steadily for the past several weeks, and when the whistle blows tomorrow afternoon the fight is now expected to go in the Lima favor.

As this is the first game of the season, the precise status quo of the Lima girls' playing is somewhat untold, but Helen, the White Star star has been coaching the girls, and they are reported to be well onto their jobs.

That the contest tomorrow afternoon will be interesting in the extreme is evident from the future. Those who have ever seen a girls' game can appreciate what is awaiting them, the others cannot. The entire student body from the high school will be on hand, and will support the girls with even greater enthusiasm than they do the boys. There will be a preliminary contest between two picked teams of the boys of the Junior class.

The girls' team will line up tomorrow afternoon with Beatrice Thompson (c); Gerlie Spangnagel (m); Lucy (f); Clara Graham (f); Florence Morrison (c); and Helene Spangnagel (g). The Lima girls later in the season will play two games with Bluffton girls, two with the Paulding girls, another with the Continental girls, and one at Ft. Wayne against the Ft. Wayne girls.

LIMA GIRLS BASKET BALL

High School Lassies Will Mix Up With Six From Continental.

FIRST INTER-CITY GAME FOR LADIES.

Several Other Contests Are Scheduled for Coming Season.

Tomorrow afternoon at the Auditorium the first game of the inter-city season for the Lima high school girls team will be played. On last Friday afternoon there was a practice game between two picked teams of girls as a preliminary to the boys' game against Paulding. However, this week the girls are the main attraction, and the star performers.

At 3:15 the contest is scheduled to begin, when the Lima high school team from among the fair sex will contend for the honors with the bunch from Continental. Just how good this Continental team may

NEW COMPANY IS ORGANIZED

Officers and Directors of Hoover-Bond Company Elected.

MEETING HELD THIS AFTERNOON.

Out of Town Stockholders Guests at Luncheon at the Elks' Home.

Stockholders of the Hoover-Bond Company, recently incorporated with a capitalization of \$500,000, are in session at the local store this afternoon for the purpose of electing officers and a board of directors for the new company. The new company was formed by a combination of the fifteen stores in Ohio, Michigan and Indiana, which were formerly under independent management.

Hereafter, these stores will be under the control of the officers and directors, with local managers at each store. Purchasing will all be done from a central point, thus enabling the company to buy in larger quantities.

Those present at the meeting today are William T. Hoover and Victor W. Bond of Lima; C. P. Stewart of Tiffin; S. H. Reed, of Ashtabula; C. C. Allen, of Kalamazoo, Mich.; A. Phillips, of Steubenville; Charles Rowlands, of Zanesville; Alfred Rowlands, of Mansfield; W. M. Penny, of Richmond, Ind.; and Mr. Peters, of Marion.

Prior to the meeting this afternoon, the out of town visitors were entertained by Messrs. Hoover and Bond at a noonday luncheon at the Elks' Home.

VENGEANCE OF EGYPT!

Royal's feature today and tomorrow.

The funeral of the late Lawrence Connell, who died so very suddenly last Sunday, was held yesterday morning at the St. Rose Catholic church. This funeral was one of the most widely attended that has been held in Lima in some time, owing to the large circle of friends and to the universal popularity of the deceased.

Requiem High Mass was sung by Father Tobin, who spoke very consolingly to the bereaved family. Carrying their friend to his final resting place, John Seifried, J. P. Campbell, John McNeill, Henry Siebers, S. B. Kaufman and William Moyer acted as pall bearers.

From out of town there were many present at these services. Included in this number were the two brothers of the deceased, Messrs. William and Daniel Connell and their families from Chicago, Mr. O'Brien, of Canton, Pa., and Mr. William Moyer, of Huntington, Ind. Following the services at St. Rose, the cortege proceeded to the Catholic cemetery.

AUTO WRECKED!

In vengeance of Egypt—Royal.

THE MARKET.

New York, Jan. 16.—No pronounced tendency was evident in the opening range of stock exchange quotations today. Changes for the most part were small. Amalgamated, the Harrimans, Lehigh Valley and St. Paul revealed some heaviness, while fractional gains were made by Utah copper, American Can, best sugar and American Tobacco. Steel opened with a gain of 3/4, but quickly fell back to 3/4.

PITTSBURGH LIVE STOCK.

Pittsburgh, Pa., Jan. 16.—Hogs—Receipts 4,500; heavies \$7.70; heavy yorkers \$7.75; light yorkers \$7.75; pigs \$7.55.

Sheep and Lambs—Receipts 1,500; top sheep \$6.25; top lambs \$9.25.

Calves—Receipts 100; top \$11.50.

CHICAGO LIVE STOCK.

Chicago, Jan. 16.—Cattle—Receipts 5,500; market weak at Wednesday's close. Heaves \$6.80 at 9:20; Texas steers \$4.70 at 7:50; western steers \$4.70 at 7:50; stockers and feeders \$4.80 at 7:40; cows and heifers \$2.75 at 7:40; calves \$7.00 at 10:50.

Hogs—Receipts 21,000; market slow, steady to 5c higher than Wednesday's average; light \$7.20 at 7:45; mixed \$7.20 at 7:45; heavy \$7.00 at 7:50; rough \$7.00 at 7:15; pigs \$5.85 at 7:45; bulk of sales \$7.50 at 7:45.

Sheep—Receipts 15,000; market dull and weak at Wednesday's average. Native \$4.75 at 6:15; western \$4.75 at 6:15; yearlings \$6.00 at 8:25; lambs, native \$6.75 at 9:00; western \$6.85 at 9:00.

EAST BUFFALO LIVE STOCK.

East Buffalo, N. Y., Jan. 16.—Cattle—Receipts 50; steady.

Veals—Receipts 25; active. \$100 at 12:00.

Hogs—Receipts 4,000; active. Heavy \$7.65 at 7:15; mixed and

CINCINNATI LIVE STOCK.

Cincinnati, O., Jan. 16.—Cattle, receipts 904; market slow. Veal calves, receipts 250; market steady.

Sheep and lambs, receipts 2,500; sheep steady; lambs 25c lower; choice spring lambs \$8.90 at 9:00; fair to good \$6.50 at 8:50; common \$5.00 at 6:00; choice wethers \$6.00; fair to good \$5.50 at 5:75; choice ewes \$5.25 at 5:50; culled and commons \$2.50 at 3:50.

Hogs, receipts 3,000; market 5c higher. Heavies and mediums \$7.55; yorkers, light yorkers and pigs \$7.65; roughs \$6.70; stags \$5.75.

TOLEDO GRAIN.

Toledo, O., Jan. 16.—Wheat—Cash \$1.16 1/2; May \$1.20 1/2; July \$1.20 1/2; September \$1.20 1/2.

Corn—Cash \$1.12; May \$1.14; July \$1.14; September \$1.14.

Oats—Cash \$1.05; May \$1.07; July \$1.07; September \$1.07.

Clover Seed—Prime cash \$12.47 1/2; January \$12.47 1/2; February \$12.52 1/2; March \$12.60; April \$12.10; October \$8.77 1/2; Alsike—Prime cash \$13.50; March \$13.60.

Timothy—Prime cash \$1.95; February \$1.97 1/2; March \$2.00 1/2.

ROYAL'S NEW FEATURE.

Vengeance of Egypt today and tomorrow.

Hogs—Receipts 4,000; active. Heavy \$7.65 at 7:15; mixed and

THE TIMES-DEMOCRAT
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THE TIMES-DEMOCRAT
PUBLISHING COMPANY.
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Member of Ohio Associated Press.
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greatly appreciate good delivery ser-
vice by making all complaints to the
business office, not to carriers. Both
telephones No. 84.
THE WEATHER.
Columbus, O., Jan. 16.—Forecast
for Ohio: Cloudy with local rains
tonight or Friday.
FINANCING THE FARMER.
It is singular that the United
States has been so long in awaken-
ing to the tremendous importance of
farming as an industry, and to our
inadequate provisions for financing
the farmer. Agricultural credit so-
cieties are now a leading topic of dis-
cussion, and occupy page after page
of the newspapers and magazines.
The organizations abroad are being
studied with a view to adapting them
to American conditions. And the
fact has been brought forcefully
home that each of the agricultural
credit societies abroad is buttressed
by a scientific banking system. Not
one could do extensive good without
such support. Before we can finance
the farmer as he deserves, our un-
scientific banking system must be re-
formed.
**THE DEMOCRATIC VICE
PRESIDENT.**
The Fort Wayne News, a staunch
Republican newspaper, under the
suggestive heading "With Good
Will," in its edition of yesterday,
says the following kind words of
Governor Marshall, whom the dem-
ocrats have elected vice president
for the four years commencing
March 4:
"Governor Marshall retires from
office with the genuine good will
of the great majority of the people
of Indiana, for while many of us
have not subscribed to all he has
done and attempted to do, practically
all of us have accorded him with the
best intentions and a patriotic
desire to do his whole duty
by us.
"Governor Marshall is possessed
of some very sound, very whole-
some, and very excellent ideas as to
our government, its limitations and
its destinies, and it is most sim-
ilarly believing that this country
must look for its salvation during
the next few years. Their eyes are
firmly set against the heretical fads
that are so popular today with the
multitudes that we are thinking, and
they must stand between these mul-
titudes and that ruin which reckless
experimentation in government may
easily accomplish. It is to be
Governor Marshall is thus sound in
the faith of the fathers, and because
he believes religiously in the pres-
ervation and perpetuation of our
present form of government, that
his friends particularly rejoice in
the new preference that is his.
They realize that if, through the
workings of an All-wise Providence,
the man elected to the presidency
should pass away before the expira-
tion of his term, the reins of gov-
ernment would fall into the hands
of one who at least is endowed with
a true sense of our capabilities and
our limitations as a people, and who
would not easily be beguiled by
demagogues proclaiming the fatuous
theses of a false political religion.
Thomas R. Marshall is not a great
man, but he has a fund of good, hard
sense, a vast stock of decidedly use-
ful information, an unshakable hon-
esty, and a heart that is in perfect
tune with struggling humanity. He
is a good man, and even those who
are not in accord with many of his
policies trust him implicitly and hon-
or him in his elevation to the sec-
ond highest office in the land. May

all his way be ways of pleasantness
and all his paths be paths of peace.
Perhaps those are not exactly the
words, but the sentiment is exact
and is given emphasis by the sim-
plicity and good will with which it
is given voice.
THE COST OF DESTROYING LIFE.
According to Mr. E. E. Ritten-
house, conservation commissioner of
the Equitable Life Assurance Soci-
ety, \$1,500,000,000 is a low estimate
of the annual economic loss from
preventable deaths in the United
States. The experience of Colonel
Gorges and his sanitary corps in the
Panama Canal Zone is a convincing
demonstration that good health is a
purchasable commodity and that
sickness can be insured against and
prevented if the public is willing to
pay enough for safeguards. The
cost of accomplishing the wonderful
saving of lives on the Isthmus is es-
timated at about \$243 per person
annually. In contrast with such
figures, which compare favorably
with familiar per capita expenditures
for fire and police protection and the
conservation of material property,
are the data relating to the cost of
the actual destruction of mankind.
According to President Jordan, of
Stanford University it now costs on
the average about \$15,000 to kill a
man in modern war, and in the floor
war this expense ran up to nearly
\$40,000. When it is recalled that in
a time of peace we spend nearly a
million dollars a day in our own
country on matters concerned with
past or future wars, it is comforting
to know that the saving of human
life is far cheaper than its destruc-
tion. Nations can afford to do their
duty in preparing against a foe like
the plague, the danger of which is
always present and more ominous
than war, quite as well as they can
raise funds for defense against un-
likely or avoidable human combats.
Civilized nations show a lack of per-
spective, to say the least, says The
Journal of the American Medical As-
sociation, when they continue to de-
stroy life at high cost and fail to
save it at a low cost when a combi-
nation of knowledge with a little na-
tional energy and international co-
operation will lead the way to hu-
mane economies.
It is a regrettable circumstance
that the people of the country con-
sider banking a matter of mystery
which only the elect can understand.
Business men often consider banking
a matter which they are not obliged
to understand, and understanding of
which would be useless to them. Ig-
norance of banking as a factor in the
business and economic scheme begets
the lack of confidence manifested in
panics. A good monetary system is
based on two things—gold and
public confidence. There can be no
confidence in anything without
knowledge of it. England has more
confidence in gold. The confi-
dence is born of general under-
standing of the banking system. The
lack of perfect banking and currency
system in this country would be only
a successful if it were not un-
successful. Every business man, ex-
ecutive, farmer and every wage-earner
desires to understand the question
of currency reform, to learn the
defects of the existing system, and
why it is proposed to change it.
The number of bills introduced in
the Ohio legislature during
the first three days of its existence
indicate that a very strenuous ses-
sion has started.
VENGEANCE OF EGYPT!
Reveals feature today and to-
morrow.

A FEW FACTS AS TO TRUSTS.
By Clyde H. Taveaner.
Special Correspondence.
Washington, Jan. 16.—How often
do "the interests of the country" de-
mand that J. P. Morgan organize a
trust?
Mr. Morgan testified, somewhat
airily, before the money trust in-
vestigating committee that he got busy
every time it was "good business and
for the interests of the country."
When Mr. Morgan's concern or-
ganized the illegal steel trust it took
\$29,000,000 worth of stock for its
trouble.
In order that dividends may be
paid upon this \$29,000,000 every
consumer in the United States must
pay excessive prices for manufac-
tured steel goods, because every
family in the land uses in some cap-
acity at least some of the products
of this illegal Morgan steel trust.
How can it be figured that "the
interests of the country" demanded
that American consumers be thus
gouged?
In order that dividends may be paid
on the \$29,000,000 of Morgan's
steel stock, the men who work in
the blast furnaces of the steel trust
are forced to work 12 hours a day,
seven days a week.
And "the interests of the country"
call for this?
Immediately upon the organiza-
tion of Morgan's illegal steel trust,
the price of barbed wire to the Amer-
ican farmers was increased nearly
one-third! And nails, sheet iron and
many other products increased in
price in like proportion!
Do the American people have such
a thick growth of wool over their
eyes that they will believe that any
one of these things were brought
about by Morgan for "the interests
of the country?"
What Is Money Trust?
Mr. Morgan says there is no
money trust, but if the state of af-
fairs that he admitted does not re-
veal a money trust, it would be in-
teresting to know what a money
trust is.
Testimony before the Pujo com-
mittee shows that 15 financial in-
stitutions in New York, Chicago and
Boston by means of interlocking di-
rectors have a voice in the man-
agement of 151 corporations with an
aggregate capital of \$25,425,000,000.
It shows that J. P. Morgan &
Company, the Guaranty Trust Com-
pany, the Bankers' Trust Company,
the First National Bank and the Na-
tional City Bank through 341 in-
terlocking directors are allied with cor-
porations having resources of \$22-
215,000,000.
The 15 institutions that have a
voice in the management of \$25-
425,000,000 have 150 partners and
directors. These 150 men hold 355
directorships in 41 banks and trust
companies with deposits of \$2,821-
000,000. They hold 55 director-
ships in 11 insurance companies
with total assets of \$2,646,000,000.
They hold 155 directorships in 31
railroad systems having a total cap-
italization of \$12,193,000,000. They
hold 98 directorships in 28 produc-
ing and trading corporations with a
total capitalization of \$3,583,000,000.
They hold 18 directorships in 19
public utilities corporations
with an annual gross earning cap-
acity of \$128,000,000.
If these 150 men do not consti-
tute a money trust, what is a money
trust?
Who would underwrite the se-
curities of a corporation that
promised keen competition with any
of the corporations within the
sphere of influence of these 150
men? Would the banks and trust
companies that they control lend
money to such competitors? Would
weaker banks be inclined to take
the risk of incurring the hostility of
the stronger banks?
The sole purpose of all these com-
binations is to control credit
through the control of money, and
whoever is master of credit is mas-
ter of the commerce and industry of
a nation.
SOCIAL EVENTS.
It was with much interest that
members of the Women's Music club
attended their fortnightly meetings
last afternoon following the holiday
recess. The program was a Shake-
speare one, arranged by two of the
members of the club, Mrs. E. V.
Wool and Mrs. H. L. Goodbread, of
Newport, and their efforts were much
appreciated. Twelve numbers were
given, among them being several
from the works of Shakespeare, set
to music. Upon the reading of "The
Tempest" by Mrs. Roy Banta, was
one of the numbers much enjoyed.
Miss Pearl Jackson, of Sandusky, a
member of the quartette which sings
in one of Sandusky's churches, was
present, and delighted the audience
with a number. Miss Jackson has a
magnificent voice of great beau-
ty. Practically every chair was filled
for the meeting.
Mrs. J. E. Riche, of north West
street, opened her home this after-
noon, when she entertained members
of the Wilmadsworth circle.
The Entre Nous club, devoted ex-
clusively to cards, enjoyed the reg-
ular fortnightly meeting this after-
noon, at the home of Mrs. A. E.
Slims, of west Wayne street.
A pleasant surprise was tendered
Mr. and Mrs. Fred Hodde, of 120
east Circular street, Monday even-
ing, in honor of Mr. Hodde's twenty-
ninth birthday. Games and amuse-
ments took up the early part of the
evening and a delicious supper was
served with the advent of the mid-
night hour. Miss Robinson, of Ken-
ton, also gave several piano num-
bers. Guests to enjoy this happy
occasion were Mr. and Mrs. Kiser
and son, George, Mr. and Mrs. Crider
and son, Frank, Mr. and Mrs. Sparks,
Mr. and Mrs. D. B. Miller, Mr. and
Mrs. Vernon Miller, Mr. and Mrs. W.
F. Hodde, Jr., Mr. and Mrs. W. F.
Hodde, Jr., Mr. Nathaniel Reeves, of
St. Marys, Miss Robinson, of Ken-
ton, Misses Hazel and Gretchen Gar-
land, Mr. M. Allens, Mr. Purdy
Place, Mr. Charles Hodde and Mr.
Harry Hodde.
Mrs. Earl Armstrong, of north
Pine street, entertained the Social
and Literary club this afternoon.
This club enjoys a program, followed
by a social half hour. There are
about a dozen members and the rep-
resentation at the meeting this after-
noon, was good.
Mrs. George S. Vicary, of west
Market street, had the honor of en-
tertaining today Dr. Jane Scherzer,
president of the Western College for
Women at Oxford, Mrs. Vicary open-
ed her home for an informal recep-
tion this afternoon from four until
five o'clock. A large number of the
college people in the city called, as
did also those who claim the West-
ern as their alma mater or who have
attended college there. Dr. Scherzer
is a brilliant woman and one of the
most prominent educated in the
country today. One of Lima's young
ladies, Miss Lola Baumgardner, is a
member of the faculty of that col-
lege.
Mrs. W. J. McLaughlin was one of
the entertainers at this afternoon,
opening her home to the members of
the Malinee Bridge club, for the reg-
ular game.
PUBLIC FORUM.
The "blessings of giving" are man-
ifested in a great many ways. And
charity is often far reaching. So
often when a helping hand is lent it
not only gives immediate relief, but
courses on down the stream of life
and waters other plants that are
drooping their heads in lost hope and
despair for the one little drop of
kindness that you rendered in some
way and have long ago forgotten.
Charity is sometimes mistaken no
doubt, but in the few cases of mis-
placed charity there are so many
more that are really worthy, one is
well repaid for their efforts to help
the fallen.
Faith leads us through life's trying
scenes.
Hope's smiles are sweet to see;
But lovelier than these art thou,
O soft-eyed Charity.
There is great good being ac-
complished in this city by the char-
itable institutions and they are the
medium through which charitable
inclined citizens reach out to the
distressed. It is here where charity
is far reaching for many times char-
ity-workers find want, sickness and
suffering and by immediate relief
prevents in many cases contagious
diseases, which if left unnoticed and
uncared for in their lowly dirty
dwellings would bring distress and
disaster unto whole communities
and effect our thrifty citizen's home
and family as well.
The Associated Charities have
been doing much to alleviate suffer-
ing this winter, and find it necessary
to take up their headquarters at
Memorial Hall for the remainder of
the winter where they will meet
this week, Friday, at 9 o'clock for
an all day session. All interested
workers are urged to be present.
Distribution of clothing, etc., will
be made to the needy who call on
this day. To the public who wish
to contribute to the funds of this so-
ciety in the way of food, clothing or
fuel, call New phones 158 or C-1040
and articles will be called for. All
money donations can be sent direct
to the treasurer, Mr. Eberhart, Y.
M. C. A. We wish to thank the good
people of this city for their generous
donations in the past.
Respectfully, Associated Charities
Mrs. A. E. Gale, Sec'y.

evening and a delicious supper was
served with the advent of the mid-
night hour. Miss Robinson, of Ken-
ton, also gave several piano num-
bers. Guests to enjoy this happy
occasion were Mr. and Mrs. Kiser
and son, George, Mr. and Mrs. Crider
and son, Frank, Mr. and Mrs. Sparks,
Mr. and Mrs. D. B. Miller, Mr. and
Mrs. Vernon Miller, Mr. and Mrs. W.
F. Hodde, Jr., Mr. and Mrs. W. F.
Hodde, Jr., Mr. Nathaniel Reeves, of
St. Marys, Miss Robinson, of Ken-
ton, Misses Hazel and Gretchen Gar-
land, Mr. M. Allens, Mr. Purdy
Place, Mr. Charles Hodde and Mr.
Harry Hodde.
Mrs. Earl Armstrong, of north
Pine street, entertained the Social
and Literary club this afternoon.
This club enjoys a program, followed
by a social half hour. There are
about a dozen members and the rep-
resentation at the meeting this after-
noon, was good.
Mrs. George S. Vicary, of west
Market street, had the honor of en-
tertaining today Dr. Jane Scherzer,
president of the Western College for
Women at Oxford, Mrs. Vicary open-
ed her home for an informal recep-
tion this afternoon from four until
five o'clock. A large number of the
college people in the city called, as
did also those who claim the West-
ern as their alma mater or who have
attended college there. Dr. Scherzer
is a brilliant woman and one of the
most prominent educated in the
country today. One of Lima's young
ladies, Miss Lola Baumgardner, is a
member of the faculty of that col-
lege.
Mrs. W. J. McLaughlin was one of
the entertainers at this afternoon,
opening her home to the members of
the Malinee Bridge club, for the reg-
ular game.
PUBLIC FORUM.
The "blessings of giving" are man-
ifested in a great many ways. And
charity is often far reaching. So
often when a helping hand is lent it
not only gives immediate relief, but
courses on down the stream of life
and waters other plants that are
drooping their heads in lost hope and
despair for the one little drop of
kindness that you rendered in some
way and have long ago forgotten.
Charity is sometimes mistaken no
doubt, but in the few cases of mis-
placed charity there are so many
more that are really worthy, one is
well repaid for their efforts to help
the fallen.
Faith leads us through life's trying
scenes.
Hope's smiles are sweet to see;
But lovelier than these art thou,
O soft-eyed Charity.
There is great good being ac-
complished in this city by the char-
itable institutions and they are the
medium through which charitable
inclined citizens reach out to the
distressed. It is here where charity
is far reaching for many times char-
ity-workers find want, sickness and
suffering and by immediate relief
prevents in many cases contagious
diseases, which if left unnoticed and
uncared for in their lowly dirty
dwellings would bring distress and
disaster unto whole communities
and effect our thrifty citizen's home
and family as well.
The Associated Charities have
been doing much to alleviate suffer-
ing this winter, and find it necessary
to take up their headquarters at
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M. C. A. We wish to thank the good
people of this city for their generous
donations in the past.
Respectfully, Associated Charities
Mrs. A. E. Gale, Sec'y.

H. Bauers, John F. Goessling, Clyde
McClaren.
The "Websters," Cleveland. Not
for profit. Morris W. Kilne and
others.
The Massillon Rubber Company,
Massillon, \$25,000. Robert R. Hees,
Albert Gels, F. McLain.
Italian Citizens' Club of Cleve-
land. Charles Etari and others.
The Abner L. Haines-Humane So-
ciety, Eaton. George M. Kelly and
others.
The Snyder, Thorne and Shaw
Company, Toledo. Name changed to
the Shaw-Thorne Company.
The Chester White Herd Associa-
tion, Lima. Not for profit. L.
H. Martin and others.
The Urichsville Ice Company,
Urichsville. Increase \$25,000 to
\$40,000.
The O'Connor Company, Youngs-
town. Increase \$10,000 to \$25,000.
The Warren Creamery Company,
Warren, \$10,000. Charles Phillips,
Christian Rucht, Jessie G. Gates.
The Lehigh Steamship Company
Mentor special district, \$100,000.
Ellis R. Bichm, C. T. Brooks, C. C.
Owens.
The Cleveland Bedspring Manu-
facturing Company, Cleveland.
\$10,000. Herman Prince, Sam Ja-
cobson, Anser Jacobson.
The National Mirror Manufac-
turing Company, Wadsworth, \$50,000.
A. F. Thompson, David Koppes, S.
H. Hockensmith.
ROYAL'S GREAT FILM!
Vengeance of Egypt today and
tomorrow.
**VENGEANCE OF EGYPT AT THE
ROYAL!**
We oftentimes hear and read of
objects whose possessors always
come to grief, and in this feature
film at the Old Reliable today and
tomorrow we have a vivid and start-
ling demonstration of just such an
occurrence.
When the army of Napoleon in-
vades Egypt, an officer takes a ring
from a mummy's finger. The ill-
luck which befalls this officer as
well as the other possessors keep
one in suspense from start to finish.
Loving couples are estranged, deeds
of violence are committed, autos are
wrecked, airships are dashed to the
ground and all goes wrong for the
owners until an Egyptian scholar
returns the ring of the mummy. The
mission of the avenger is finished.
The story is told.
RUMMAGE SALE.
At the rent house, Friday and
Saturday. Many useful articles on
sale.
VAST INCREASE FOR NAVIES.
Big Powers to Put \$750,000,000 Into New
Warships.
More than \$750,000,000 is going into
the eight great powers' warships and
their accessories and other naval ex-
penditures in 1912-13, according to data
gathered by the British government
and forwarded here by the United
States consul general in London.
The figures are as follows:
United States\$125,000,000
Great Britain110,000,000
Germany110,000,000
France90,000,000
Russia70,000,000
Japan40,000,000
Italy40,000,000
Austria-Hungary20,000,000
The figures show that Japan, Ger-
many and Austria have more than
doubled their naval expenditures since
1901, while Italy and Russia have al-
most doubled theirs.
In the case of the United States the
1912-13 naval program is:
Gross total of naval expendi-
ture\$125,000,000
Amount voted for new con-
struction (including armament)50,000,000
Total of officers and men64,750
Great Britain37,500
The total number of officers and men
called for by the 1912-13 naval pro-
grams of the other great powers is:
France (1912-13)50,721
Russia (1912-13)46,752
Germany47,521
Italy25,046
Austria-Hungary17,521
Japan (1912-13)42,329
CANNIBALS FATTENED HIM.
Correspondent Says He Discovered
Fiendish Purpose and Fled.
Guy de Villepion, a former teacher
at a San Francisco academy, who ar-
rived recently from the west coast of
South America, told a tale of having
been fattened for a feast by cannibals
while trying to cross from Ciudad to
Buenos Aires. He escaped after many
adventures and found his way to Cal-
iao.
"They were a strange people," he
said, "and appeared to be half man
and half ape. I have no doubt that
they meant to eat me. I was mystified
by all their kindness until I saw
that it was all directed to the one end
of getting me fat. Then I thought I
had better leave, and I did."
De Villepion was a newspaper corre-
spondent during the Russian-Japanese
war.
LEGAL NOTICE.
In the District Court of the United
States, for the Northern District of Ohio,
Western Division.
The United States of America, for the
use and benefit of Henry S. Moulton, plain-
tiff vs. Mark P. Wells, and The Empire
State Surety Company, a corporation of
the state of New York, defendants.
To all the creditors of Mark P. Wells,
who furnish material and labor required
for the extension and for remodeling of
the United States postoffice at Lima, Allen
County, Ohio.
You are hereby notified that on the 17th
day of January, A. D. 1913, plaintiff filed
a bill in equity in the District Court of the
United States for the Northern District of
Ohio, Western Division, against Mark P.
Wells to recover against the said Mark P.
Wells and his bondsmen, as a creditor for
material used in the construction of an ex-
tension and the remodeling of the said
United States postoffice at Lima, Allen
County, Ohio.
That any creditor having furnished such
material may file his claim in said court
and be made party thereto within one
year from the completion of the work un-
der the said contract and not later, that said
work was completed and the proceeds of
June 29, 1912, and that the final payment
was authorized by the United States of
America on June 29, 1912.
THE UNITED STATES OF AMERICA
for the use and benefit of Henry S.
Moulton.
By Mackenzie & Weadock, Att'ys for Henry
S. Moulton
Jan 16th 1913

FAUROT
OPERA HOUSE
TONIGHT
DAINTY
MAE
LA PORTE
IN
"WHEN HEARTS
ARE YOUNG"
10, 20, 30c
MATINEE TOMORROW
10 CENTS ANY SEAT

FAUROT OPERA HOUSE JAN. 18
SATURDAY MAT. & NIGHT
THE NO. 1 AND ONLY COMPANY
IN THE MUSICAL RAINBOW
The BALKAN PRINCESS
Three Tingling, Tuneful Acts of Ro-
mance, Melody and Fun
Immense Company
Augmented Orchestra
and the Famous
BALKAN BEAUTY CHORUS
PRICES—Matinee, 15c to \$1.00.
Night, 50c to \$1.50.
Seat Sale Friday.

ORPHEUM THEATRE
Thursday, Friday, Saturday.
Mat. Daily 2:30 p. m. All Seats 10c
The World's Greatest Acrobats
The Webber Family
and
4-OTHER ACTS-4
KINEMACOLOR
Comedy
AN AWKWARD MIXUP.
Nights 7:30 and 9-10c, 15c, 20c

LYRIC THEATRE
Thursday, Friday & Saturday Nights
JAN. 16, 17, 18.
Special matinee Saturday afternoon
at 2:30, 10 cents, any seat.
The BARRETT PLAYERS
Presenting the Great Comedy Drama
A False Friend
A Play That Will Appeal to All.
No Advance in Prices—10c, 20c, 30c
Order Seats Early, Lyric Box Office
Open Daily After 9 a. m.

GOV. COX'S FIRST PROCLAMATION.
Columbus, O., Jan. 16.—Governor
Cox issued his first proclamation to-
day. It designated Friday, April
1, as Arbor day.
HEN PECK WAS FATAL.
Wooster, O., Jan. 16.—Pecked on
the hand by a hen when he tried to
take eggs from her nest, blood poi-
son developed and resulted yester-
day in the death of John Martin,
Orville farmer.
POSTOFFICE ROBBED.
Wooster, O., Jan. 16.—The post-
office at Apple Creek, near here,
was blown last night by thieves who
obtained \$159 in cash and stamps.
The robbers escaped in a rig stolen
from a farmer.

WANTED, FOR RENT, LOST, FOR SALE, ETC.
WANTED.
WANTED—2,000 men to buy tickets
to Cartoonist Ryan Walker's lec-
ture, "Henry Dubb, Typical Easy
Mark," at Memorial Hall, Sunday,
February 2nd, 1913, at 2:30 p. m.
Tickets are 25c, at C. M. Fried-
tap's Shoe Repair Shop, 113 east
High street, or Chas. E. Fuller's
Bicycle Shop, 214 south Main
street, Jan 16-18.
WANTED—Rollers, Bunch-breakers
and Strippers. Also beginners to
learn the trade. Good wages
constant employment. Apply
either factory, The Delsol-Ven-
mer Company. Jan 30-11-14
FOR SALE.
FOR SALE—My residence property
at 871 west Market street. Lot
63x206. 9 rooms aside from large
closets, linen room, alcoves, and
bath. Toilets up stairs and down
Full basement. All modern.
Emerson W. Price. Jan 1-14

MISCELLANEOUS.
MEN—WOMEN—Get government
Parcels Post Jobs. \$20.00 week.
Write for list of positions open.
Franklin Institute, Dept 237-A,
Rochester, N. Y. Jan 14-1mo*

A. B. FOGLE
Moving, Truck and Storage Line
Office, Corner Main and Penn. Ry.
New Phone 739-A Lima, Ohio.
Jan 7-1mo
JOHN M. BOOSE.
Real Estate and General Insurance
Agency, 200-201 Black Block.
City property, vacant lots, busi-
ness blocks and mercantile prop-
erties for sale. Homes to rent. Re-
sults collected and estates managed
on a public basis. Fire, plate glass, life
and accident, steam boiler and ex-
plores liability insurance
YOUR BUSINESS SOLICITOR.

MONEY TO LOAN.
We have a large sum of money to
loan on city property and improved
farm lands at the VERY LOWEST
RATE OF INTEREST with the best
method of paying part or all at any
time. CHEAP MONEY and on SUNDAY
TICE, will lend it will be to loan. In-
terest to call.
C. H. FOLSOM,
Real Estate & Loan Broker, through
2 and 3, Holmes Block.

B. L. LONGWORTH
Retracting Optician.
Office Hours: 9 to 12 a. m., 1 to 6 p. m.
4:30 p. m. Office open Wednesdays
and Saturdays evenings.
111½ W. North St.—Harper Block
Opp Court House Lima, Ohio.
New Phone 2604-M.
m-w-fr-it

C. E. STILES
For 5 per cent Farm and City Loans
EASY TERMS.
Strictly Confidential. See me for
Farm or City Property.
New Phone—Office 400;
Residence 1,096-V.
Jan 1-14

Dr. Eugene L. Tupper
Specialist in Skin and Venery
Urinary Diseases
Office Hours: 7 to 9 a. m. to 5:30 p. m.
Rooms 28 and 30, Harper Block
New Phone 2473 Old Phone 2197

COUPON LIMA TIMES-DEMOCRAT'S
OHIO ALMANAC
This ONE coupon, when presented at our
office with 25 cents, will pay for the 1913
edition of our Ohio Almanac.
By mail, ONE coupon and 35 CENTS.
The regular price of the Ohio Almanac
is 50 cents. You cannot buy the book
without a coupon for less than fifty cents.
There are MORE THAN ONE HUN-
DRED THOUSAND items in this
Handbook about Ohio. It is a veritable
encyclopedia. This is not a prob-
lemaking enterprise on the part of this
newspaper—if it were, the Ohio
Almanac would not and would not be
sold for 25 cents (when presented at
our office with this coupon or by mail
for 35 cents and a coupon).

THE TIMES-DEMOCRAT
PUBLISHED BY
THE TIMES-DEMOCRAT
PUBLISHING COMPANY.
O. B. SELFIDGE, President.
Publication Office, No. 125 West
High Street, Lima, Ohio.
Both Telephones No. 84.
The Allen County Democrat,
Founded 1852.
The Democratic Times,
Founded 1879.
Member of the Associated Press.
Member of Ohio Associated Press.
Entered at the Postoffice at Lima,
Ohio, as Second Class Matter.
THE DAILY TIMES-DEMOCRAT
is issued every evening except Sunday,
and will be delivered by carrier
at any address in the city at
the rate of 10 cents per week.
Any subscriber ordering the ad-
dress of the paper changed must al-
ways give the former as well as pre-
sent address.
TERMS OF SUBSCRIPTION:
Daily edition, one year\$5.00
Daily edition, six months\$2.50
Daily edition, three months\$1.25
Daily edition, one week 10
Official Paper of the City of Lima
and County of Allen.
Times-Democrat subscribers will
greatly appreciate good delivery ser-
vice by making all complaints to the
business office, not to carriers. Both
telephones No. 84.
THE WEATHER.
Columbus, O., Jan. 16.—Forecast
for Ohio: Cloudy with local rains
tonight or Friday.
FINANCING THE FARMER.
It is singular that the United
States has been so long in awaken-
ing to the tremendous importance of
farming as an industry, and to our
inadequate provisions for financing
the farmer. Agricultural credit so-
cieties are now a leading topic of dis-
cussion, and occupy page after page
of the newspapers and magazines.
The organizations abroad are being
studied with a view to adapting them
to American conditions. And the
fact has been brought forcefully
home that each of the agricultural
credit societies abroad is buttressed
by a scientific banking system. Not
one could do extensive good without
such support. Before we can finance
the farmer as he deserves, our un-
scientific banking system must be re-
formed.
**THE DEMOCRATIC VICE
PRESIDENT.**
The Fort Wayne News, a staunch
Republican newspaper, under the
suggestive heading "With Good
Will," in its edition of yesterday,
says the following kind words of
Governor Marshall, whom the dem-
ocrats have elected vice president
for the four years commencing
March 4:
"Governor Marshall retires from
office with the genuine good will
of the great majority of the people
of Indiana, for while many of us
have not subscribed to all he has
done and attempted to do, practically
all of us have accorded him with the
best intentions and a patriotic
desire to do his whole duty
by us.
"Governor Marshall is possessed
of some very sound, very whole-
some, and very excellent ideas as to
our government, its limitations and
its destinies, and it is most sim-
ilarly believing that this country
must look for its salvation during
the next few years. Their eyes are
firmly set against the heretical fads
that are so popular today with the
multitudes that we are thinking, and
they must stand between these mul-
titudes and that ruin which reckless
experimentation in government may
easily accomplish. It is to be
Governor Marshall is thus sound in
the faith of the fathers, and because
he believes religiously in the pres-
ervation and perpetuation of our
present form of government, that
his friends particularly rejoice in
the new preference that is his.
They realize that if, through the
workings of an All-wise Providence,
the man elected to the presidency
should pass away before the expira-
tion of his term, the reins of gov-
ernment would fall into the hands
of one who at least is endowed with
a true sense of our capabilities and
our limitations as a people, and who
would not easily be beguiled by
demagogues proclaiming the fatuous
theses of a false political religion.
Thomas R. Marshall is not a great
man, but he has a fund of good, hard
sense, a vast stock of decidedly use-
ful information, an unshakable hon-
esty, and a heart that is in perfect
tune with struggling humanity. He
is a good man, and even those who
are not in accord with many of his
policies trust him implicitly and hon-
or him in his elevation to the sec-
ond highest office in the land. May

all his way be ways of pleasantness
and all his paths be paths of peace.
Perhaps those are not exactly the
words, but the sentiment is exact
and is given emphasis by the sim-
plicity and good will with which it
is given voice.
THE COST OF DESTROYING LIFE.
According to Mr. E. E. Ritten-
house, conservation commissioner of
the Equitable Life Assurance Soci-
ety, \$1,500,000,000 is a low estimate
of the annual economic loss from
preventable deaths in the United
States. The experience of Colonel
Gorges and his sanitary corps in the
Panama Canal Zone is a convincing
demonstration that good health is a
purchasable commodity and that
sickness can be insured against and
prevented if the public is willing to
pay enough for safeguards. The
cost of accomplishing the wonderful
saving of lives on the Isthmus is es-
timated at about \$243 per person
annually. In contrast with such
figures, which compare favorably
with familiar per capita expenditures
for fire and police protection and the
conservation of material property,
are the data relating to the cost of
the actual destruction of mankind.
According to President Jordan, of
Stanford University it now costs on
the average about \$15,000 to kill a
man in modern war, and in the floor
war this expense ran up to nearly
\$40,000. When it is recalled that in
a time of peace we spend nearly a
million dollars a day in our own
country on matters concerned with
past or future wars, it is comforting
to know that the saving of human
life is far cheaper than its destruc-
tion. Nations can afford to do their
duty in preparing against a foe like
the plague, the danger of which is
always present and more ominous
than war, quite as well as they can
raise funds for defense against un-
likely or avoidable human combats.
Civilized nations show a lack of per-
spective, to say the least, says The
Journal of the American Medical As-
sociation, when they continue to de-
stroy life at high cost and fail to
save it at a low cost when a combi-
nation of knowledge with a little na-
tional energy and international co-
operation will lead the way to hu-
mane economies.
It is a regrettable circumstance
that the people of the country con-
sider banking a matter of mystery

The Mfrs. Demonstration of the GOLCONDA DIAMONDS

is limited and only a few more days remain for the sale of these beautiful gems. The only opportunity you will have to purchase is during their stay here. These crystal white stones resemble the genuine diamond to such an extent that they have created a great deal of surprise and admiration. Purchase now, or it will be too late. Specials for Friday and Saturday.

\$2.00 Tiffany Rings.....\$1.75	\$1.75 Ear Studs.....\$1.50
\$1.25 Tiffany Rings.....\$1.00	\$2.00 Brooches.....\$1.75
\$1.25 Scarf Pins.....\$1.00	\$1.25 Bracelets.....\$1.00
\$2.50 Ear Studs.....\$2.00	\$1.50 Brooches.....\$1.25

LOCATION—CENTER AISLE, NEAR ELEVATOR
ALL GOODS GUARANTEED

THE NEWSON-ARWISHER COMPANY

THE LIMA TRUST

STRONG COURTEOUS PROGRESSIVE

Millions in Interest From Savings

The banks of this country hold billions of dollars of small savings and most of the Savings Accounts making up the vast total were started with very moderate sums.

On these savings the banks pay out millions of dollars.

One Dollar opens a Savings Account in this bank drawing 4 per cent interest.

CAPITAL, SURPLUS AND PROFITS OVER \$240,000.00

CREAMERY BUTTER

THERE'S ONLY ONE KIND FOR YOUR TABLE

DAISY BRAND

Pure and Wholesome

CHURNED AND DELIVERED DAILY

YOU CAN GET IT OF YOUR GROCER

THE OHIO DAIRY CO., LIMA.

Economy

Is the key to Success.

Buy all your Drugs and Medicine from

Butler's Drug Stores

and Economize.

Cut Rates on Patents and Proprietaries.

Main and Hight Sts. Main and Kibby Sts.

3-IN-ONE OILS ANYTHING

CLEANS, POLISHES EVERYTHING

PREVENTS RUST EVERYWHERE

34-One has been for 18 years the Old Reliable, inventing here and office of it. It is light enough to oil a watch; heavy enough to oil a lawn mower. On a so cloth it becomes an ideal furniture polish. Makes a yard of clean cloth the best and clearest. Dishes, Dishes, Dishes. And, 3-in-One absolutely prevents rust or tarnish on all metal surfaces, indoors and out, in any climate.

3-In-One. Write today for generous free sample and the Dictionary of uses—both free to you. 3-In-One is sold everywhere in 4-oz. bottles, 1-lb. (1 qt.), 2-lb. (2 qts.), 5-lb. (5 qts.), 10-lb. (10 qts.), 20-lb. (20 qts.), 40-lb. (40 qts.), 80-lb. (80 qts.), 160-lb. (160 qts.), 320-lb. (320 qts.), 640-lb. (640 qts.), 1280-lb. (1280 qts.), 2560-lb. (2560 qts.), 5120-lb. (5120 qts.), 10240-lb. (10240 qts.), 20480-lb. (20480 qts.), 40960-lb. (40960 qts.), 81920-lb. (81920 qts.), 163840-lb. (163840 qts.), 327680-lb. (327680 qts.), 655360-lb. (655360 qts.), 1310720-lb. (1310720 qts.), 2621440-lb. (2621440 qts.), 5242880-lb. (5242880 qts.), 10485760-lb. (10485760 qts.), 20971520-lb. (20971520 qts.), 41943040-lb. (41943040 qts.), 83886080-lb. (83886080 qts.), 167772160-lb. (167772160 qts.), 335544320-lb. (335544320 qts.), 671088640-lb. (671088640 qts.), 1342177280-lb. (1342177280 qts.), 2684354560-lb. (2684354560 qts.), 5368709120-lb. (5368709120 qts.), 10737418240-lb. 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COUNCIL COMMITTEE FRAMES A COUNTER PROPOSITION

Agreeing to Allow Erie Railway Right to Lay a Second Track Through South Lima.

PROVIDED TWO GRADE CROSSINGS
ARE PERMANENTLY ELIMINATED.

Elevation of Tracks at Metcalf Street and St. Johns Avenue at Erie's Expense, is Part of the Proposition.

City council's counter-proposition to the Erie Railroad company pertaining to the laying of a second track:

The Chicago & Erie Railroad company has filed its petition with the city council of Lima, Ohio, requesting permission to complete its double track system, together with certain switches and turn-outs over and across St. Johns avenue, Reece avenue, Tanner avenue, Main street, Greenlawn avenue and Metcalf street, all of said streets being within the corporate limits of the municipality of Lima, Allen county, Ohio.

The city council of said city being desirous of co-operating with the Chicago & Erie Railroad company for the mutual advantage and benefit to said city, the inhabitants thereof and said railroad company in relation to the petitioned for improvement on the part of the said railroad company hereby submit by its franchise committee, the following propositions and stipulations, to-wit:

Proposition One—That said railroad company shall elevate all of its tracks over Metcalf street in such a manner that there shall be a clearance of not less than fourteen (14) feet over the roadway of said proposed subway, install all sidewalks, make the approaches thereto not to exceed four (4) per cent, and the roadway to be the same width as the existing street, covering over the Watstown trunk sewer to be at least two (2) feet, columns for girders to be placed inside the curb line, all of which is to be done to the full satisfaction of the city engineer of Lima, Ohio.

Proposition Two—That said railroad company shall place a retaining wall between Atlantic avenue and Metcalf street and along the south line of the right of way of said railroad company, between said streets of a sufficient size and strength to afford free and clear ingress and egress thorough and over a certain public alley, situated immediately south of the right of way of said railroad, between Metcalf street and Atlantic avenue.

Proposition Three—That said railroad company shall do and perform all stipulations and conditions contained in propositions one (1) and two (2), and adjust all damages in connection therewith, without any cost or expense whatever on the part of the city of Lima, Ohio.

Proposition Four—That said railroad company shall so construct its tracks and road-bed and re-construct said St. Johns avenue at said point so that St. Johns avenue shall pass under the Chicago and Erie railroad tracks in such a manner so that there shall be a clearance of not less than fourteen (14) feet over the road way of said proposed subway, install all sidewalks, curb and paving, and that thirty-six (36) feet shall be maintained for said roadway between the suburbs, and approaches thereto shall not exceed four (4) per cent, columns for girders to be placed inside the curb line, all of which shall be done and performed to the full satisfaction of the city engineer of Lima, Ohio.

Proposition Five—That said railroad company and the Ohio Electric Railway company shall do and perform all the stipulations and conditions contained within proposition four (4), and adjust all damages in connection therewith, without any cost or expense whatever on the part of the city of Lima, Ohio.

Proposition Six—That the city council of Lima, Ohio, on its part will permit and pass the necessary legislation so that the Chicago and Erie Railroad company can install its double track system, certain switches and turn-outs over and across St. Johns avenue, Reece avenue, Tanner avenue, Main street, Greenlawn avenue and Metcalf street, and also change, alter and elevate the grade of Greenlawn avenue 1.4 feet.

Respectfully submitted,
FRANCHISE COMMITTEE.

Lima, Ohio, January 16, 1913.
Meeting last night in the office of City Clerk Lawlor, all of the members of the city council except McGrievy, constituting a committee of the whole with Solicitor Jackson and Auditor Simpson added, heard further argument from the Erie Railroad through its local attorney, J. W. Halfhill, regarding the reasons why that railroad should be allowed to proceed through this city with its double track system.

Since last summer when the members of the city council were unanimous in their attitude against the establishment of further grade crossings within the city limits, nothing has been done on the part of the Erie Railroad in the way of further negotiations until Monday night of last week.

At that time a petition was presented asking permission to run the second track through the city "at present grade." This put the situation in some concrete form whereby negotiations might be started, at least.

Council Unchanged.
While it is still the sense of the city council that additional railroad

crossings at grade should not be allowed, the law is specifically favorable to the railway company which desires to run additional tracks beside the original one, provided no grades are changed at the crossings.

With the Erie Railway legally enabled to put in a second track, all at present grade and the city council favoring no grade crossings whatever but unable to carry out such a position through the fact that there are no funds to pay the city's share of such an improvement, (the city's share being about \$350,000) a counter proposition was presented and discussed.

This compromise plan is to allow the Erie Railway the right to lay a second track through Lima, providing they install overhead crossings at Metcalf street and St. Johns avenue at the expense of the railroad company.

To put the matter in regular form, the whole subject or counter propositions was referred to the franchise committee, composed of Clapper, Klinebaugh and Justus and this committee met with Solicitor Jackson this morning at 9 o'clock, and drafted the above proposition, which, if acceptable to a majority of the council, will be presented to the Erie Railroad Company as the city's alternative.

MINUT DANCING CLUB AT AUDITORIUM TONIGHT.

DAMAGE CASE AGAINST O. E.

Thirty-five Thousand Dollars is the Amount Asked For.

John H. Long, through his attorneys, McClellan, of Toledo, and Kahle, of Lima, is plaintiff in an action for damages alleged to have been sustained while a passenger on a traction car, the Ohio Electric Railway, represented by Cable & Cable, being defendants.

The plaintiff avers that on January 26, 1912, John H. Long, sustained serious injuries while on a traction car near Cole street in this city. The action is being tried before Judge Klinger and jury.

Schick Case Laughable.
The second day of "Penny" Schick assault and battery case brought out much that was humorous on the witness stand, the climax being reached in the examination of the defendant, himself.

Obscene language, alleged to have been used by Schick in the presence of Mrs. Mercer, one of the three-cornered beer party the night Schick is said to have beaten up Enos Long, was so vile and was used so often during the examination that Judge Bailey finally ruled that all such conversation cease both in the examination of witnesses and in the arguments.

It is expected that the jury will be given the case for deliberation this evening.

PERSONALS.

B. A. Weadock, manager of the Empire Realty Company for the past five years, and his family have gone to Houston, Texas, where they will reside and where Mr. Weadock will engage in the real estate business.

WAS ILL ONLY THREE HOURS.

Three Months Old Babe Gave in Quickly to Attack of Pneumonia.

With scarcely any warning the life of the little daughter of Mr. and Mrs. E. H. Zuber closed this morning, after she had been but three short months on this earth. Like a thunderstorm out of a clear sky came the blow, and there was no evading the summons.

The little one has not been at all sick, and last evening went to bed in as fine condition as a child ever was in. During the night she caught cold. This cold settled on the infant's lungs, and at four o'clock she had a case of pneumonia. At about seven o'clock she passed away.

The little one was born on the first day of October, 1912, and died at the place of her birth, on the Monroe farm, about four miles west of this city in Monroe township. No funeral arrangements have been made.

CARTER & CARROLL.



MILL END SALE

MORE DEPENDABLE BARGAINS THAN EVER BEFORE

Mill End Sale Prices on Winter Underwear.

Women's 25c Fleeced Vests and Drawers.
MILL END SALE PRICE, 17c.

Men's 50c Heavy Ribbed Shirts and Drawers.
MILL END SALE PRICE, 25c.

Women's 50c Heavy Fleeced Union Suits.
MILL END SALE PRICE, 39c.

Men's \$1.25 and \$1.50 All Wool Shirts and Drawers.
MILL END SALE PRICE, 69c.

Children's 50c and 75c Fleeced Lined Union Suits.
MILL END SALE PRICE, 39c.

Children's 35c Heavy Fleeced Shirts and Drawers.
MILL END SALE PRICE, 10c.

Great Sale of Men's Women's and Children's Hose.

Women's 10c Black Hose.
MILL END SALE PRICE, 5c.

Women's 25c and 35c Fleeced Hose.
MILL END SALE PRICE, 17c.

Men's 25c Black and Tan Hose.
MILL END SALE PRICE, 10c.

Boys' and Girls' 25c Wonder Hose.
MILL END SALE PRICE, 15c.

Men's 25c Colored Hose.
MILL END SALE PRICE, 15c.

Women's \$1.00 Colored Silk Hose.
MILL END SALE PRICE, 69c.

Children's 75c Wool Leggings.
MILL END SALE PRICE, 25c.

Men's 50c Silk Hose.
MILL END SALE PRICE, 39c.

Broken Lots--Odds and Ends.

One lot of 50c heavy Fleeced Lined Winter Vests and Drawers for women.
MILL END SALE PRICE, 25c.

ALL OUR ENTIRE STOCK OF UNDERWEAR, INCLUDING THE GREAT MUNSING LINE, 10 PER CENT DISCOUNT DURING MILL END SALE.

Mill End Sale Silk and Wool Shawls.

Our entire stock of Women's Wool and Silk Shawls during this big sale.
MILL END SALE PRICE, 1/2 PRICE.

Outing Cloth.

Regular 10c Outing Cloth, during Mill End Sale,
ONLY 8c.

Long Cloth and India Linen Bargains.

Long Cloth Reductions.

18c Long Cloth, only 14c
15c Long Cloth, only 11c
12 1/2c Long Cloth, only 9c

India Linen Underpriced.

18c India Linen, only 14c
15c India Linen, only 11c
12 1/2c India Linen, only 9c

Outing Cloth.

Regular 8c Outing Cloth. During Mill End Sale,
ONLY 6c.

Remnant Curtains.

Lace Curtains in Lots of 2 1/2, 2 and 1 1/2 pairs, worth 50c to \$10.00 per pair.

MILL END SALE PRICE, 1/2 PRICE.

Save \$2 to \$12.50 by Purchasing Rugs at the Great Mill End Sale.

\$13.50 Brussels Rug, size 9x12 \$ 9.95
\$17.50 Brussels Rug, size 9x12 \$13.50
\$19.75 Brussels Rug, size 9x12 \$14.95
\$19.75 Velvet Seamless, size 9x12 \$14.95
\$22.50 One-piece Velvet Rug, 9x12 \$17.50
\$22.50 Axminster Rug, 9x12 \$17.50
\$27.50 One-piece Axminster Rug, 9x12 \$19.75
\$60.00 Finest Wilton Velvet Rug, 9x12 \$47.50
\$49.00 Extra Quality Velvet Rug, 9x12 \$37.50
\$40.00 Standard Wilton Velvet Rug, 9x12 \$29.75
\$29.00 One-piece Wilton Rug, 9x12 \$23.50
\$12.00 Brussels Rug, size 8.3x10.6 \$ 9.95
\$17.50 Axminster Rug, size 8.3x10.6 \$12.50
\$39.00 Extra Size Axminster, 11.3x15 \$29.75

Portier Curtains.

\$22.50 Velour Portiers \$17.50
\$10.00 Mercerized Portiers \$6.95
\$5.00 Mercerized Portiers \$3.49
\$3.50 Mercerized Portiers \$2.49

Small Rugs.

\$1.50 Velvet Bath Room Rugs 98c
\$3.50 Smyrna Rugs \$1.98
\$2.50 Wilton Rugs, 27x54 \$1.98
\$6.00 Wilton Rugs, 36x72 \$4.49

Velvet and Axminster Carpets.

Oriental and Floral Patterns in \$1.50 Velvet and Axminster Carpets.
MILL END SALE PRICE, 98c PER YD.

Beautiful Rich Table Linen.

\$1.35 Quality Fine Rich Bleached Linen Table Damask, 2 1/2 yard length.
MILL END SALE PRICE, 90c PER YD.

Drummer's Sample Line White Bed Spreads.

\$1.25 White Bed Spreads 95c
\$1.50 White Bed Spreads \$1.19
\$2.50 White Bed Spreads \$1.98
\$3.50 White Bed Spreads \$2.49
\$5.00 White Bed Spreads \$3.49

25 Per Cent Discount on All Oriental Rugs

Bath Robe Blankets.

\$2.75 Bath Robe Blankets \$2.19
\$3.75 Bath Robe Blankets \$2.79
\$3.98 Bath Robe Blankets \$2.98

Warm Bed Comforts.

\$1.50 Bed Comforts, only \$1.00
\$2.00 Bed Comforts, only \$1.49
\$3.75 Bed Comforts, only \$2.98

Indian Head Cotton.

1750 yards perfect remnant 15c quality Indian Head Bleached Cotton, 3 to 10 yd. lengths.
MILL END SALE PRICE, 11 1/2c.

Lingerie Long Cloth.

1350 yards, 3 to 10 yd. lengths, one yard wide soft finish fine count Lingerie Long Cloth.
MILL END SALE PRICE, 8c.

Fruit Cambric Muslin.

2500 yards Fruit of the Loom Cambric Muslin, 1 to 10 yard lengths, the standard cambric of the world. MILL END SALE PRICE, 10 1/2c.

Yard Wide Percale.

1000 yards 64x64 Dark and Light Percale in lengths of 1 yd. to 10 yds., 12 1/2c grade. MILL END SALE PRICE, 8c.

Come to The Sale--The Goods and Prices Speak Stronger Than We Can Put It

10 PER CENT DISCOUNT ON ALL MERCHANDISE NOT REDUCED.

CARTER & CARROLL

DON'T FORGET, THE SALE LASTS FOR TEN DAYS.

WHERE WILL YOU GO FOR YOUR HOME FURNISHINGS?

YOU'LL FIND

BETTER LARGER BEST Quality Quantity Service

AT THE STORE OF

HOOVER & BOND

SOUTHEAST CORNER PUBLIC SQUARE, LIMA, O.

ATTENTION OF BALL FANS

Is Directed Toward the Two
Important Meetings
in Chicago.

BOTH MEETINGS
ARE EXECUTIVE.

Expected That the Old Ros-
ter of Officers Will
be Re-elected.

Chicago, Jan. 16.—Attention of the baseball world was turned toward Chicago today. Two important meetings, one of the national baseball commission, and the other of the club owners of the American Association were scheduled here.

Both meetings, it was announced, would be executive. The national commission was to hear reports for the last year of President August Herrmann and Secretary John Bruce, and elect officers. It was expected that both of these officials would be re-elected. Herrmann and President Thomas Lynch, of the National League, with President Ben Johnson, of the American league constitute the governing body, in baseball.

The uniform contract, making it necessary for all clubs to use the same kind of contracts, was to come up for discussion.

The proposition, it was expected,

would meet with opposition from President Johnson, who is said to favor club owners of smaller leagues who want contracts drawn according to their own ideas.

President Thomas Chivington expected to call the American Association meeting to order about noon. One thing that was to be taken up, it was said, was the number of circuit trips to be made by the clubs. The owners have been divided on this question, some holding for the four trips instead of three which was in vogue last season. It was said a committee would be appointed also to draw up a playing schedule.

W. R. Fox, 195 W. Washington St., Noblesville, Ind., says: "After suffering many months with kidney trouble, after trying other remedies and prescriptions, I purchased a box of Foley Kidney Pills which not only did me more good than any other remedy I ever used, but have positively set my kidneys right. Other members of my family have used them with similar results." Take at the first sign of kidney trouble. M. M. Keltner.

The Ten Spot Bargains too numerous to mention.

Here is a remedy that will cure your cold. Why waste time and money experimenting when you can get a preparation that has won a world-wide reputation by its cures of this disease and can always be depended upon? It is known everywhere as Chamberlain's Cough Remedy, and is a medicine of real merit. For sale by all dealers.

O. R. C., D. R. T., R. of L. F., B. of L. F.

There will be a special meeting Thursday evening, January 16th, at 7:30 o'clock, in Douze hall, 216 1/2 south main street. Important that you should be there.

By order of
COMMITTEE.

JACOB SCHIFF ON THE STAND

Gives Testimony as to the
Handling of Large Is-
sues of Bonds.

FINAL ADJOURNMENT
WILL BE DELAYED.

Remedial Legislation This
Term Almost Im-
possible.

Washington, Jan. 16.—Confronted with a week's delay in its hearings, the house money trust committee today was again forced to extend the time for the tentative closing of its inquiry. The committee expected to conclude this week, but Samuel Untermyer, counsel for the committee, will be unable to attend sessions after today until next Thursday and an adjournment is to be taken over that period.

Jacob P. Schiff, of the firm of Kuhn, Loeb and Company, was called today as the principal witness. Mr. Schiff was summoned to testify in connection with the methods of handling large issues of bonds through bond houses and underwriting syndicates.

The framing of a report by the committee to be presented to the house during the present congress will be delayed by the necessity for an adjournment from today until next Thursday. This will throw the final adjournment of the committee's hearings well on toward the first of February and will leave but a month for the preparation and presentation of the report. This will make practically impossible remedial legislation in this congress, owing to the congestion of appropriation bills at the end of the session.

When you want a reliable medicine for a cough or cold take Chamberlain's Cough Remedy. It can always be depended upon and is pleasant and safe to take. For sale by all dealers.

TO THE PUBLIC.

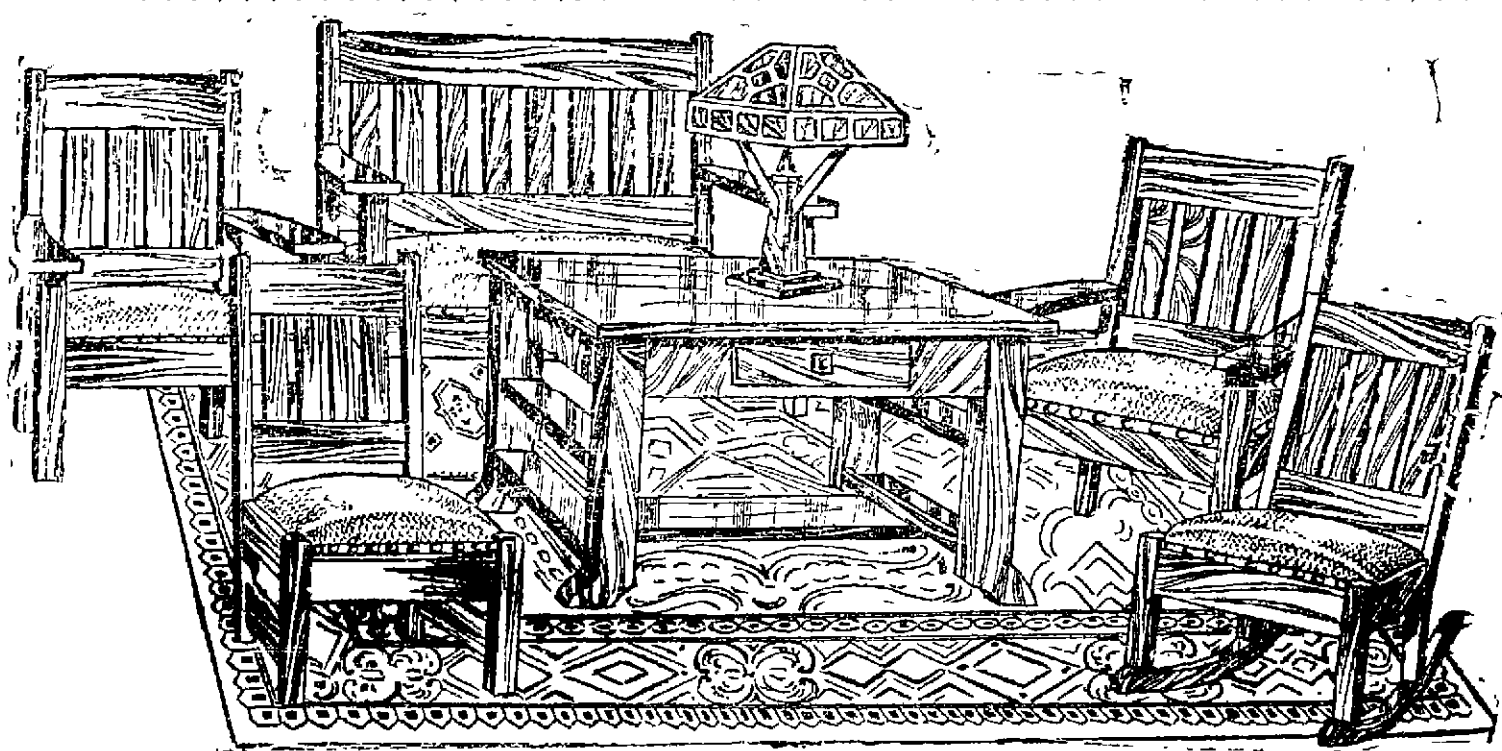
Anyone owing the late Prof. Scholz will please send check to me or phone and I will call.

SAM WEINFELD,
Administrator.

TELEPHONE
YOUR
REPAIR
NEEDS

I'll send and get your old shoes and return them quickly looking like new ones.

A. C. Anderson
Better Shoe Repairing
Kald Block. 130 N. West St.
New Phone 2701
nov 4-m-w-fr-11



Beautiful Furniture

is "a thing of beauty," and if combined with it you have high class workmanship and material, it will certainly be "a joy forever." History bears us out in this assertion, and no doubt you have an heirloom or two that are "strong arguments" for good substantial furniture, for in the early days of furniture making it was never merely a question of price and how cheap it might be made.

The Standard of Quality in this Store is High

We want our customers to have the best possible for the price. If it is only a \$5.00 article, it must be the best the market affords at the price. Our personal guarantee goes with everything sold here, and it must be right. Remember this, the Harman guarantee of quality means "something to you"; it means perfect satisfaction to you in all your purchases. This, with our liberal credit system, enables you to furnish your home and feel proud of it, and while you are enjoying it you can be paying for the furnishings in an easy way that enables you to own the goods and

"Never Miss the Money"

We are prepared to show you a magnificent line of furniture for every room and a gorgeous line of Rugs, Draperies and Lace Curtains, China, Cut Glass and beautiful Lamps of every style and price; Ranges, Kitchen Cabinets and kitchen furnishings. We want you to know this store better and we feel sure that it is to your interest to trade here. Visitors are always welcome. We are always showing something new and interesting.

F. E. HARMAN

213-215 North Main Street

MORRIS BROS. Clearance Sale is on in earnest.

Good reliable Suits and Over-
coats made by Hart Schaffner
& Marx being sold at lower
prices than ever before.

Other Good Suits and Over-
coats \$6 to \$11.25 and we
stand back of them all.

Specials in Hats, Fur Caps,
Shirts, Underwear, Sweaters, etc

Great bargains in boys' clothes.

The best boys' clothes at ex-
tremely low prices.

MORRIS BROS.

Morris Block 217-219 N. Main St.
Lima, Ohio

HUNDREDS OF MILES OF MACADAM PIKES IN ALLEN COUNTY

PROGRESS FOR LIMA

WATCHWORD OF MEN BEHIND BOARD OF TRADE.

Broad-gauge Citizens Whose Faith in Home City Can't be Shaken.

TIME AND EFFORT OF BUSINESS MEN

Gladly Given to Further the Interests of the Best City of Her Size.

Lima Has Faith in Men Who Have Her Welfare Nearest at Heart.

- OFFICERS.
- F. L. Maize, president, W. T. Agarter, vice president, N. L. Michael, treasurer, W. H. Mackenzie, secretary.
- Directors.
- F. O'Connor, T. D. Jacobs, E. Harman, M. M. Keltner, W. T. Agarter, H. W. Pears, L. Michael, G. L. Newson, F. L. Maize.

The Lima Progressive Association, the "Board of Trade" of this city, is doing a work today which the great majority of the people do not realize; a work which not only assures the city of the best and safest advancement in the commercial world, work which is ever keeping the outside world conversant with the fact that Lima is indeed a factor to be considered by men seeking the location for their various lines of commercial activity but also a work which acts as a safeguard against the influx of the unskilled, unworthy and the risky.

Just what this public-spirited body of men is doing today is perhaps best expressed by the following communication of their secretary, W. H. Mackenzie, who, when in his office, second floor of City building, was in the midst of a "Membership Boosting" campaign, in which the spirit and force of the Lima Board of Trade is brought to the attention of the men who care to see Lima grow and rise to a degree that will tend to the advantage of every citizen of this city, for as the municipality succeeds, so must succeed the people who constitute that community.

From the very beginning, "Greater Lima" has been the one idea about these progressive men have labored and that their efforts have not been in vain is attested in the report of their secretary.

Protective as well as progressive always been the policy, conservatism being as great a factor as in individual lines of commercial activity, followed by these energetic, successful Limaites.

"Seven years have passed since the incorporation of the Lima Progressive Association, and our Board of Trade is called, under the laws of the State of Ohio. Possibly not all the hopes of its founders have been realized but during that time Lima has gone through the greatest development in her history not excepting even the period of her boom after the discovery of oil. Without the unceasing efforts of this association for "Greater Lima" such results could not have been accomplished.

"These results have only been realized with the support of the people in Lima. Lima people believe in Lima and it is one of the objects sought after by the officers of the Association to show our home people the great future that Lima has before her. The Executive Board meets, at call, on an average of two or three times a week during the year. Its members are at all times desirous of giving thorough investigation to companies which seek location here. But they do not limit their activities to the consideration of the terms under which worthy companies can be brought to Lima, but they endeavor to take up all civic and municipal problems so that Lima shall become such a beautiful and attractive city to live in and that manufacturing and business conditions may be so satisfactory that business men will want to locate here without having to

be given the usual inducements of free sites, bonuses, etc., because they know that Lima has the proper natural, commercial and financial conditions to make their business successful here.

"A few years ago the work of the Board of Directors was so divided that a separate committee known as "The Convention and Entertainment Committee" now has charge of all matters regarding the public entertainment of out-of-town visitors and the holding of conventions in our city. Their work is carried on with a separate fund supported by the annual subscription of hundreds of Lima citizens who realize the benefits of this method of advertising our city. The Association gave its support toward the erection of Memorial Hall excellently adopted for holding conventions and this building together with the easy means by which Lima can be reached by way of six railroads and five interurban lines has made Lima known as the best convention city in this part of the country.

"The Progressive Association's officers are men elected from all the different business interests of the city, thus at their meetings all the various and varied business interests are represented, keeping the Association constantly in touch with the municipal government of the city and the need and wants of all of its citizens. All matters for the general good of the city from good roads, beautifying the city, to advertising the merits of the city are in the minds of the officers of the Association, and all are given assistance and financial aid at all times.

"The outlook for our city at this writing was never of such encouraging nature; with the assistance given us as in the past, we will do our humble part to make Lima soon a city of 60,000 people and at the same time a place where all can be proud to be a part of and to live in and to bring up their families."

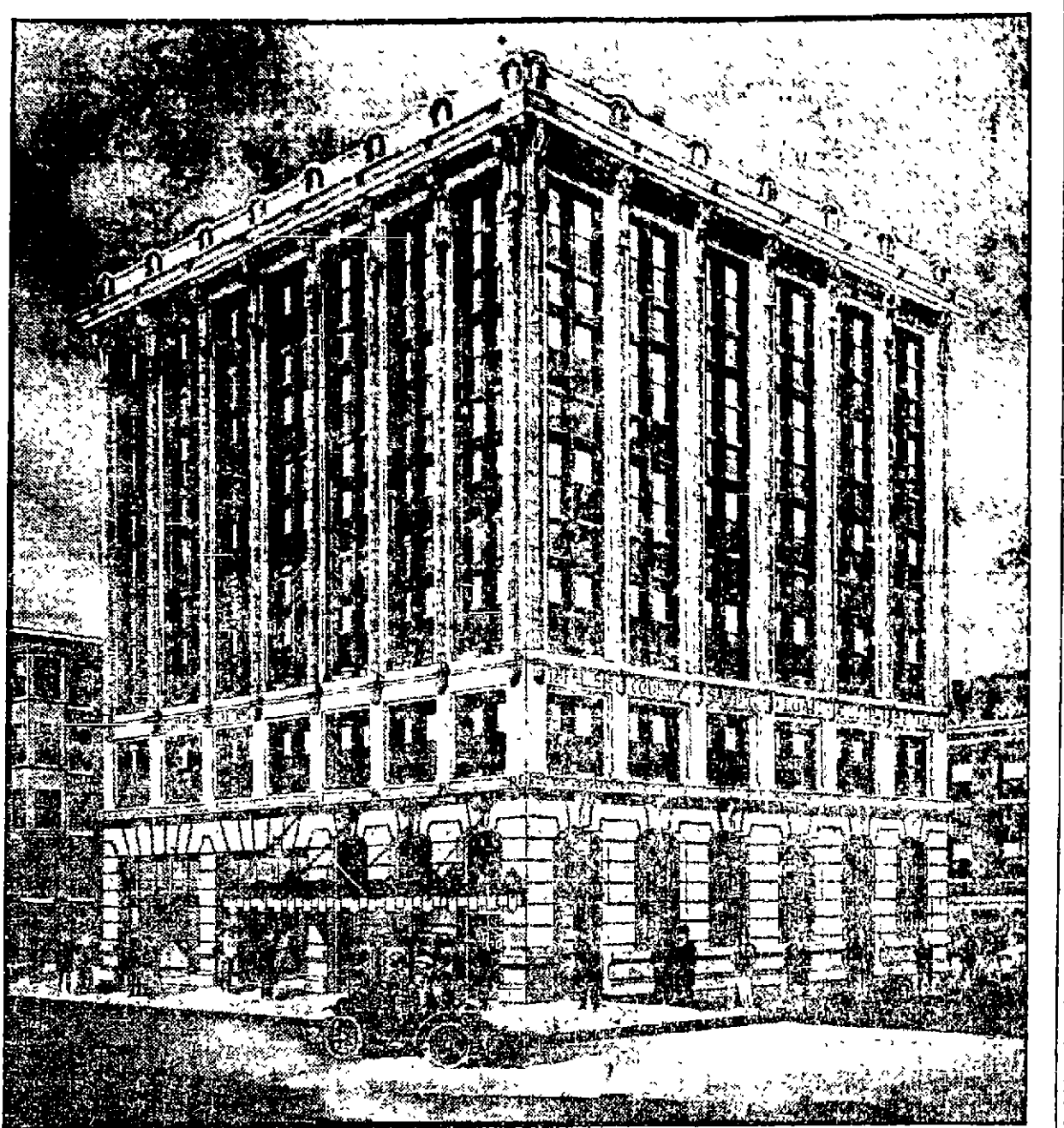
An Active Campaign.

At this time the Progressive Association is in the midst of an active membership campaign and it is their earnest desire to increase substantially the present list of members for the purpose of giving broader scope to their field of commercial endeavor. The effort is not only a worthy one but deserving of the strongest encouragement.

The following men and lines of business are today doing their part toward the addition of jewels to the already bright crown of the metropolis of northwestern Ohio.

- Attorneys.
- Rogers, L. H. Rogers, W. L. Cable, D. J. Parmenter, S. L. Wheeler, S. S. Halfhill, J. W. Richie, W. B. Mackenzie, W. L. Eastman, R. C. Robb, T. D. Roby, J. W. Meade, F. E. Hughes, Kent W. Mackenzie, Ralph.
- Architects.
- McLaughlin & Hulsken.
- Banks and Bankers.
- Feltz, L. A. Mitchell, E. B. Crites, C. D. Thompson, J. C. Duffield, W. H. Kibby, L. H. Feltz, George. Mitchell, E. T. The Lima Trust Company.
- Bakers.
- Bower, A. S. Renz, J. F. Stolzenbach, C. F. McComb, J. W.
- Boots and Shoes.
- Grosjean, J. E. Gooding, E. M. Morris Brothers. Michael Clothing Company. Lichenstader Brothers.
- Books and Stationery.
- City Book Store. Emerson Price Company.
- Contracting.
- Collucci, F. Lathrop, C. S. Enck, H. S.
- Cafe Proprietors.
- Meyer, Otto. Corwin, Bert. Keppler, L. J. Seifert, J. F. Heitzler, Gus. Wohlsmuth, B. Hughes, Wilson.
- Corporations.
- Lima Telephone & Telegraph Co. Carpenter, F. D. Curbert, F. T. Meatheany, G. H. Dyer, George.
- Dry Goods and Notions.
- Bluem, G. E. Feldman & Company. Gregg & Company. Carter, R. C. Light & Connor.
- Druggists.
- Keltner, M. M. Vorkamp, H. F. Helster, C. W.
- Furniture.
- Harman, F. E. Neuman-Kettler. Neuman-Kettler.
- Florists.
- Rowlands, J. W.
- Fruit.
- Zettitz, E. N. Swan Floral Company.
- Groceries and Meats.
- Thomas, Harry. Piper, Jacob. Newson-Hawisher Company. Hoffman, L. J. Herritt, G. A. McClain, W. C.
- Gents' Clothiers.
- Eilerman & Company. Hotelier & Hiatt. Loewenstein Brothers. Lichenstader Brothers. Morris Brothers. Michael Clothing Company. Weisenthal, Sol.
- Hardware.
- Evans & Thomas.
- Hotels.
- Eppley, E. C. Conway, A. B.
- Lumber.
- Hull, Laurens.
- Laundries.
- Mosiers, E. W. Shook, N.
- Manufacturers.
- Tigner's, Wm. and Son. Seibers, F. X. Deisel, H. Wemmer, H. G. Wemmer, W. J. Agarter, W. T. East, W. White, A. L. Carnes, I. P. Gramm, B. A. Bernstein, M. Plate, R. J. Cokely, M. Hoidridge, Hiram A. Wright, Harry. Galvin, J. E. Kaufman, J. T. Lamb, F. E. Wood, R. O.
- Newspapers and Printers.
- Campbell, W. A. Parmenter, Walter. Weisenthal, A. Walker, P. Selfridge, O. R. Odor, G. C.
- Oil Producers.
- Kerr, John. Maize Brothers. Linneman, J. C. Curtin, E. R.
- Physicians.
- Steiner, D. W. Van Note, W. B. Jones, A. L. Vall, J. B. Parent, W. R.
- Packers.
- Lima Pork Packing Company. Plumbers.
- Lima Plumbing and Heating Co.

"The Savings Building," Lima's Latest Skyscraper"



Within a few weeks ground will be broken preparatory to the erection of a magnificent bank office building, at the northwest corner of Market and Elizabeth streets on the old Trinity church site, an illustration of which appears above.

This structure will contain six floors, occupy a ground space of 62 feet by 62 feet and stand 73 feet high from ground to coping and 90 feet from ground to top of steeple. Cream, satin finish terra cotta facing of the highest quality will be used for the outside finish of the Market and Elizabeth street sides. Buff facing brick will be used for the west and north sides. The base course will be granite and all the exterior windows of the sheet sides will be plate glass.

The bank rooms, to be occupied by the Allen County Savings and Loan company, will, when completed be as fine as any in Ohio. Imported marble will grace the walls of this portion of the building to within two feet of the ceiling and decorative plaster the remainder.

The floors will be marble. The main hall and stairway will be finished in marble. The corridors, vestibules and floors throughout the building will be marble.

The wood work of the bank apartments will be mahogany.

An independent heating system will be installed and an independent water supply system. The electric wiring will be done on the conduit plan and the building will be reinforced concrete fireproof construction.

The Savings building will be owned by the Allen Savings and Loan Building company, composed of the following Lima men:

John Crumrine, John W. Roby, D. H. Sullivan, F. A. Holland, J. W. Shanahan, C. F. Stolzenbach, Henry G. Wemmer, William J. Wemmer, and Charles E. Lynde.

Two features which, while coincidental, are at the same time factors in making this building enterprise a purely local one, are that the architects, McLaughlin and Hulsken and the contractors, the Kline Construction Co., are both Lima firms.

- Morgan & Wood. Real Estate and Insurance.
- Kalb, Gus. Boose, J. M. Binkley, L. C. Jacobs, T. K. Dunn, D. C. Holmes, F. W. Polson, C. H. King, J. P. McCune, C. J. Webb, E. D. Peters, H. W. Ohler, J. O. Mohr, J. A. Hildreth, A. D. O'Connor, D. F.
- Tailors.
- Werner & Winkler. Nelson & Herbst.
- Wholesale Dealers.
- Banta & Son. Seals Brothers Company. Cardosi & Company.
- Undertakers.
- Williams & Davis. Eckhart & Son.
- Music Dealers.
- Porter & Son.
- Veterinary.
- Blattenburg, J. H. Photographer. Fenner, C. H.
- Tinners.
- Roush, Theodore. Elliott, E. J.
- Jewelers.
- Basinger, M. U.
- Other Occupations.
- Mack, H. A. Baxter, A. C. Taylor, R. M. Scott, Walter. Dean, H. P. Holland, F. A. Koch, L. Campbell, H. D. Donze, C. F. Cook, M. B. Massman, R. C. Askins, Joseph. Riddle, T. P. Bauer, C. C. Dupuis, G. O. Shappell Truck Company. Wise, C. J. Baxter, S. A. Sons. Fetter, George. Boone, W. K. Collins, Perry C.
- Bottlers.
- Barr, E. J. Roeder, George.

HON. RAY R. KENNEDY.

In the legislative halls of the great state of Ohio Allen county has been able to maintain a very high standing through the superiority of the men who have been selected to represent the county in that august

body. Within recent years this county has sent no more worthy sons as its representative than the one re-elected in November of last year to serve a second term—the Hon. Ray R. Kennedy.

Mr. Kennedy is a native of Allen county, born in 1864, and was educated in the common schools of his home county. He received his preliminary education, which was completed at the Ohio Northern University. When he had secured his degree as bachelor of laws, he realized that he had but reached the stage when hard study was necessary, and for which his law diploma had merely qualified him. Consequently he has been a very close student of the law, especially the parliamentary branch, and he has a most enviable reputation as an advocate and counselor. In his home town and in Allen county he is regarded as one of the most progressive citizens. He is an exceptionally fine parliamentarian, fair and considerate, and he would grace the speaker's chair. During the last session of the legislature he gained much experience and served as a member of the finance, codes, military, affairs and universities and colleges committees. He is a Mason, Elk and Odd Fellow. The Times-Democrat hopes to see him succeed in his ambition.

J. W. DOUGLASS County Auditor.

Efficiency spells success when it is applied to the unusual career of Mr. J. W. Douglass, who has just been elected by a large majority vote to serve a second term as Auditor of Allen county, one of the most responsible and busiest offices in the court house. Almost all of the business career of Mr. Douglass has been spent in this office. He was appointed to a deputyship by Auditor E. C. Akerman immediately after he had completed his education with a course in the Lima Business College, and after serving his chief for about five years, he offered for the office himself, and so clean and efficient had been his record as a deputy that it was easy sailing for him to secure the democratic nomination, and he was just as easily elected. His first term will not expire until October, 1913, and consequently he will continue in the office until October, 1915.

Mr. Douglass was born in Bath township, Allen county, March 8, 1878; was educated in the country public schools and took the normal course in the old Lima College. Instead of teaching, however, he decided upon a business career, and his course was secured in the Lima Business College. Upon its completion he went into the auditor's office and there remained there. He is one of the most popular officials in the court house, and always ready to favor a friend. Mr. Douglass was married in June, 1911. He holds membership in the Knights of Pythias, and is a past chawellor, Elks, Masons, Modern Woodmen and Knights of Khorassan.

B. H. SIMPSON City Auditor.

One of the most competent of the city officials of Lima both because of his natural ability and by virtue of his long training in similar work, is Mr. B. H. Simpson, who was elected to the position of city auditor on the republican ticket one year ago when practically all others on his ticket went down in defeat. Coupled with his wide popularity, Mr. Simpson was known to be competent, experienced in the conduct of the affairs of great corporations and also versed in city affairs, being in the service as secretary of the water works when he was elected to his present position. Mr. Simpson is a native of Columbus, Ohio, and was educated there, but came to Lima 25 years ago. He was first connected in the grocery business, but afterwards entered the service of the Chicago & Erie railroad and served in the capacity of clerk for eighteen years. In addition to his duties in auditing all city accounts and bills, Mr. Simpson holds the important post of secretary to the sinking fund trustees. Mr. Simpson is a man of splendid ability and wide popularity.

JOHN C. MACK Fire Chief.

An apt and most effective illustration of what can be accomplished through promotion for blue's and competency gained by many years of experience is shown in Lima by its wonderfully small percentage of losses by fire. This city is protected by underwriters and by fire marshals throughout the state as having one of the best and most effective fire departments in any city of equal population in the country, and it is but placing credit where it justly belongs when the statement is made that much of the credit for this condition is due to John C. Mack, chief of the Lima fire department. Of course, he has the assistance of a competent and well-trained corps of captains, lieutenants and privates in the ranks. Chief Mack is a veteran fireman, having served perhaps longer than any one man on the force. He enlisted in the old volunteer service in the fall of 1889; served eight years when he received \$2 per fire and three years as \$15 per month. He became a regular in 1898 and was promoted to captain of the South Side in 1909, serving in this capacity until now as assistant chief by former Mayor Dyer. He was appointed chief by Mayor Shook, March 6, 1912, following his service as chief, Chief Mack has had losses of less than \$2,000

when a total of more than \$800,000 was involved. Two of the gravest losses were due to poor water pressure. Chief Mack is a most competent man for the position he is filling. In conclusion we will say that Chief Mack and his men work in harmony and he feels proud of their co-operation.

SAMUEL A. LYTLE Water Works Sup't.

"Public office is a public trust," is the way one of the greatest of our ex-presidents tersely stated it, but we do not always secure men for public positions who so regard their positions, or at least they do not always fill them as if they regarded them as matters of public trust. There are some very conscientious officials serving in Lima, however—men who work just as earnestly for the corporation as if the business was that of their own, and one of the most faithful of such public officials is Mr. Samuel A. Lytle, who holds the responsible position of superintendent of the city water works. Mr. Lytle has been filling this position for something more than two years, and he has made many improvements during his incumbency, including the great addition to the impounding reservoir. He devotes his whole attention to the conduct of this most important department of the city's public service, and this is why he has succeeded in improving the conditions in his department.

Mr. Lytle is full of public spirit and enterprise, and takes a lively interest in public and political affairs. He was the republican nominee for sheriff in the recent election, and his popularity was shown by his heavy vote, polling many more than several of his associates on the ticket. He resides with his family at 1020 east North street.

GUY A. CRAYTON City Engineer.

When Mayor Shook was inducted into office he was confronted with the problem of filling a number of very important positions as heads of departments, and for the general welfare of the city, its development, along lines of symmetry and beauty, there was no more important selection to be made than that of city engineer. The mayor is a native son—and believed in rewarding other native sons when possible and he selected Mr. Guy A. Crayton for this important post.

Mr. Crayton was born in Lima, about 28 years ago, and was educated in the local schools and at the Ohio State University, where he specialized in civil engineering.

When he left college he began work on the line of the Indiana, Columbus and Eastern Traction Company (now part of the Electric Railway). He started as chairman and quit as assistant engineer principally on the Bellvue division. He also worked on several buildings made of reinforced concrete. Later he worked on the C. & E. R. R., starting as instrument man and quitting as division engineer. Later accepted position as masonry inspector on the C. & N. W. R. R.

Mr. Crayton is a most excellent young man, competent, enterprising and progressive. He is a member of the National Association of Cement Users and American Society of Municipal Improvements.

F. P. BROWNSTEAD State Assistant Examiner of Stationary Engineers.

Lima is the headquarters for the eighth district of Ohio of the examination of applicants for stationary engineers' and boiler operators' licenses, and the local district is in charge of a most competent and popular official in the person of Mr. F. P. Brownstead, district examiner. Mr. Brownstead received his appointment at the hands of the state examiner on May 24, 1911, and the very efficient manner in which he has served in the position has shown that the state official did not err in making the selection. Mr. Brownstead was born in Kentucky, but moved to Ironton, Ohio, when a youth, and his residence in this state ever since. He was named for a term of three years, and his commission will therefore expire April 30, 1914.

The eighth district, over which Mr. Brownstead presides, is composed of the counties of Allen, Auglaize, Crawford, Hancock, Hardin, Huron, Logan, Marion, Mercer, Putnam, Seneca, Shelby, Van Wert and Wyandot. As is well known the state law forbids the operation of any steam boiler except by a person holding a state license, and for each violation of this law the fine ranges from \$10 minimum to \$100 maximum. Among requirements to hold the position of engineer is that applicant must be 21 years old; at least one year of practical experience as engineer, boiler, fireman or tender; answer 60 per cent of questions; pay fee of \$2 for examination. Examinations are held in the office of district examiner in Lima, Mondays only. His office is in the Metropolitan block and all information desired will be cheerfully given upon request.

INSURANCE WRITERS

Held Meeting Last Evening
and Were Addressed
by N. D. Sills.

FINE BANQUET AT
THE ELKS' HOME.

Three New Members Are
Admitted to Membership
in Organization.

The meeting of the Lima Chapter of the National Association of Life Insurance Underwriters was in every way a success, and without a doubt the most thoroughly enjoyed of any meeting which the Lima society has had.

The first thing on the program was the feast which was served at 5 o'clock in the private dining room at the Elks' home on the corner of North and Elizabeth streets. This was followed by a most interesting program which included several speeches, and a talk by the national president.

W. T. Feeley, the president of the Lima organization, presented the national president, Neil D. Sills, to the members assembled, and he addressed them in one of the most interesting and instructive talks on the essentials of the life insurance business that has been the privilege of Limaites to hear in many a day.

Mr. Sills made some statements that were surprising even to his hearers on account of the statistics which he presented. Among these was the statement that the amount of life insurance in force in the United States had advanced in the last eight years three times as fast as the population, and twice as fast as the wealth of the country.

In going into the details of the present organization which is attracting so much attention the world over, and which is destined to be of such value in this life insurance world, Mr. Sills spoke quite a little. In laying out the real purpose of the association, he said it was for the advancement of the best interests of true life insurance.

There were 21 present at the meeting that was held last evening. There were three men taken into the Lima organization as new members, and there were three men here from Dayton to hear the talk of Mr. Sills.

The officers of the Lima organization are W. T. Feeley, president, and Darwin Crossman, secretary. The roll includes Leo Faurot, C. C. Lyndall, J. P. King, O. A. Young, A. D. Hildreth, H. E. Simonton, A. S. Creps, H. S. Bourk, W. P. Ohler, C. D. Ginter, C. H. Barr, Wm. Green, W. W. Griffin and A. L. Bessiro.

The statement that has been made that there are eight billions of dollars invested in life insurance in this country is erroneous. The fact is that there were eighteen billion dollars in life insurance policies in force during the past year. This, however, is radically different from eighteen billion invested.

MASQUERADE AT HOVER'S ROLLER RINK TONIGHT.

Take the "direct road" to health and strength by using Foley Kidney Pills for backache, rheumatism, weak, sore kidneys and bladder irregularities. Each ingredient is chosen for its positive healing and curative qualities. Foley Kidney Pills are the best medicine you can buy for kidney and bladder troubles. Mrs. J. M. Flodley, Lyons, Ga., says "I took Foley Kidney Pills and they entirely cured me." M. M. Keltner.

IF YOU WANT TO SELL OR BUY SOMETHING, YOU'LL GET THE BEST RESULTS BY TELLING OUR READERS ABOUT IT THROUGH OUR WANT ADS.

IT WILL PAY YOU TO USE OUR WANT COLUMN.

MASONIC NOTICE.

Stated convocation of Lima Chapter, No. 49, R. A. M., tomorrow (Friday) evening. Work on Royal Arch Degree.

GEO. P. CONNER, H. Priest.

WALLACE LANDIS, Secretary.

NEWSON WILL ADDRESS CLASS.

Head of Big Department Store Will Talk on Salesmanship to Y. M. C. A. Class.

G. L. Newson, president of the Newson-Hawisher company, of this city, will address the class in salesmanship at the Y. M. C. A. night school after the regular class session tomorrow evening. During the progress of the course, leading men in the selling world of this city and neighboring cities will give short talks to the class, supplementing the study period with illustrations gleaned from practical experience in the art of selling.

W. P. Broyles made a successful escape after fifteen years of suffering from kidney and bladder troubles. Foley Kidney Pills released him and will do just the same for others. He says: "They cured a most severe backache with painful bladder irregularities, and they do all you claim for them." Refuse substitutes. M. M. Keltner.

New goods arriving every day at The Ten Spot.

JANUARY CLEARING

Final January Clearance Prices--at Bluem's
On Women's Tailored Suits, Cloth, Velour and Fur Coats, Fur Neckpieces and Muffs, Street and Evening Dresses, Skirts, Waists, Children's Coats, Silks, Wool Fabrics, Wash Goods, Neckwear, Hosiery, Corsets, Underwear, etc.

These Prices Prevail While the Stocks Last--Early Choosing Is Best

In this Annual January Clearance Sale we include almost our entire line of ready-to-wear garments, all fur garments; hundreds of yards of silks, velvets, corduroys, wool fabrics and wash fabrics for gowns and suits; all broken assortments, odds and ends and slightly soiled stocks in all other departments. In many instances the goods are marked at half regular, and many of them way below cost, as they must be cleaned up before invoice time. We have space to tell you of only a part of the many good values.

Final Clearances on Suits At Savings Worth While



\$40 to \$52.50 Suits \$24.75

This week all Suits that were marked from \$40 to \$52.50 each, in velvets, corduroys, broadcloths, and fine whipcords mostly, all high grade exclusive models, about 30 suits in the lot, good sizes, go for final clearance at \$24.75 each.

\$30 to \$40 Suits at \$19.75

One lot of Women's and Misses' Suits of finest quality wide wale serges and fancy mixtures, all strictly high grade, with best linings and trimmings, nearly all sizes, regular \$30 to \$40 values, go for final clearance at \$19.75 each.

\$25 to \$30 Suits at \$14.98

One lot of Women's and Misses' Cloth Suits, mostly plain tailored styles with best linings and finishings throughout, regular \$25 to \$30 values, go for final clearance at \$14.98 each, which is just half price for most of them. Many are picking up bargains in this lot.

\$15 to \$25 Suits at \$9.85

In this lot we have about 2 dozen Suits, of fine whipcords and fancy mixtures mostly, all colors, nearly all sizes, were \$15 to \$25 each, go for final clearance at \$9.85 each, which is half and less for most of them. Bargains to those who can be fitted.

Fur Coats, Neckpieces and Muffs Now One-Third Off

All Women's Fur Coats now in stock in Hudson Seal, Near Seal, Marmot, natural and black Ponymask, blended Coney, etc., beautifully lined, and newest models, now one-third off regular price. Every garment a bargain.

Neckpieces and Muffs, in Near Seal, Moleskin, Jap Mink, various Fox furs, gray and blue Wolf, Raccoon, Opossum, River Mink, Coney, etc., all the newest styles, best quality skins and linings, now one-third off. Sold in sets and separate pieces.

All other higher priced Furs at greatly reduced prices for clearance.

All Children's Fur Sets, at one-third off.

Clearances in Children's Coats

All Children's Cloth Coats now in stock in regular \$6.95 to \$10.00 values, sizes 8 to 14 years. Clearance Price \$4.95 each.

All Children's Cloth Coats, worth \$10.00, \$12.50 to \$15.00 regularly, sizes 8 to 14 years, go in this sale at \$6.95 each.

Children's Coats in corduroys, velvets, plushes and fine imported cloths, regular \$5.50 to \$10.00 values, sizes 2 to 6 years, a big lot, at \$4.95 each.

Children's Coats of caracul, chinchilla, corduroys and fancy mixtures, regular \$4.00 to \$5.50 values, now go at \$3.98 each. Sizes 2 to 6 years.

One and one-half dozen Children's Coats, 2 to 6 year sizes. Regular \$2.98 values, go in this sale at \$1.98 each.

Clearances in Wool Dress Goods



You now buy beautiful Wool Fabrics in suiting, cloaking and dress weights, all new weaves, and all the popular shades, a wide range from which to choose, at greatly reduced prices for clearance.

One lot of Silk-and-Wool Poplins, in street and evening shades, with a rich lustrous finish, at 79c yd.

Hundreds of Short Lengths, suitable for suits, dresses, skirts and children's garments at remnant prices.

Clearances in Curtains

All Lace and Muslin Curtains now in stock, go at 20 per cent off regular marked prices, to reduce the stock. A big line of choice styles and patterns to choose from.

One lot of Lace Curtains, in one and two pair lots, about 50 pairs all told, at half-price.

Curtain and Drapery Fabrics, of all kinds, at clearance prices.

Hot Lunches, Sandwiches, Coffee, Ice Creams, Sodas, fine Candies, etc., at the Soda Fountain corner.

Final Clearances on Coats Now \$19.75, \$14.98, \$9.85 and \$5.00

\$30 to \$35 Coats at \$19.75

One big lot of Coats, all high grade models, worth \$30 to \$35 regularly, of fine zibelines, chinchillas, boucle, fancy twilled weaves and a few beautiful white satin and white wool evening coats, all good sizes, go for final clearance at \$19.75 each.

\$25 to \$35 Coats at \$14.98

One big lot of Coats, all styles, all best materials in a wide range of weaves, all colors, all sizes, many exclusive models, were \$25 to \$35 each, final clearance price, \$14.98.

\$15 to \$25 Coats, \$9.85

One big lot of Coats in fancy mixtures, light weight Kerseys, in plain colors, and many heavy wide wale serges, a splendid assortment of styles and sizes, regular \$15 to \$25 values, now go at \$9.85 each. Many of them less than half-price.

\$12.50 to \$20 Coats at \$5

20 Coats, women's and misses' sizes, mostly fancy mixtures, in heavy storm weaves, regular \$12.50 to \$20.00 values, go for final clearance at \$5.00 each. Splendid bargains.

Velour Coats, 25 Per Cent. Off

All our regular \$35 to \$60 Velour Coats for women, elegant garments with beautiful linings, all best quality, now go at 25 per cent off.

Silks and Velvets at 39c, to \$4 yd. Were Priced at 50c to \$6 yd.



Hundreds of yards of beautiful Silks, Velvets and Corduroys have been reduced for clearance. They come in Marquissettes, Chiffons, Crepe de Chene, Brocades, Taffetas, Louisines, Messelines, Foulards, etc., in street and evening shades. Were priced from 75c to \$1.50 the yard, now go at 39c, 49c, 69c, 79c to \$1.25 yard.

Chiffon, Velvets, Velvet Suitings, Brocade Velvets, Corduroys and Velveteens in nearly all shades, were 50c to

\$6.00 the yard, now go at 39c to \$4.00 yard.

Wash Fabrics Reduced

No better time to lay in a supply of wash fabrics to be made up for spring wearing, than right now, when you can buy at such savings. All good styles and perfect goods, too, but broken lots that we wish to clean up before invoice time. We mention a few values:

Regular 18c Serpentine Crepes, all good styles and colors, now 12½c yd.

Regular 10c and 12½c Shirting Flannels, good patterns, now 8c yd.

18c Cotton Challies for house dresses, comfort tops, etc., now 12½c yard.

15c and 25c Kimono Flannels, light and dark patterns, now 12½c yard.

18c Fleeced Flannelette, now 15c yard.

8c and 10c Fleeced Flannelettes, light and dark styles, now 5c yard.

25c and 29c Cotton Suitings and

Poplins, new shades, now 18c yd 29c and 35c Zephyr Gingham, both light and dark styles, now 18c yard.

22c Madras for men's shirts, waists, etc., now 18c yd.

15c Dress Gingham, 32 in. wide, best grades, now 10c yd.

10c and 12½c Dress Gingham, now 7c yard.

7c Apron Checks, all staple colors, now 5c yard.

Remnants, of all kinds at about half-price.

Clearances in Other Departments

15 pairs of regular \$5.00 Rep Portiers, in green, brown and red, all we have left, go for clearance at \$1.98 pair.

One lot of Sheets, torn and hemmed, seamless, size 81x90 in., a 75c value, now 59c each.

Pillow Cases, h. s. hems, size 45x36 in., 29c pair.

One big lot of Embroidery Edges, Insertions, Bands and Flouncings, in Swiss, cambric and nainsook, beautiful patterns and fine qualities, odds and ends and soiled pieces, now one-third and one-half regular prices.

(Main Store--North Aisle)

Neckwear, Bags, Toilet Sets, Shaving Mirrors, Traveling Cases, etc., etc., at half-price for clearance.

G. E. Bluem

BROTHERLY LOVE IN CHURCHES AND FRATERNAL SOCIETIES

RELIGIOUS ACTIVITIES

LIMA A VERITABLE STRONGHOLD OF RELIGION.

A Fortunate Condition in Existence of Church Facilities.

THIRTY HOUSES OF WORSHIP IN LIMA.

That Attract the Devout On the First Day of Every Week.

Large Majority of Population Actively Interested in Church Work.

Lima is the most fortunate municipality to be so fully and so adequately supplied with places of worship. In the realm of religious activity is centered the very essence of success and progress, the true fountain of unmitigated joy and happiness, and from it radiates the supreme incentive for human endeavor. As the church stands as the living monument of religion, and since the places built as the Holy Places do homage of the Church typifying in material manner its strength, as well as standing as the home of the various divisions of the followers, so must the efforts be regarded as the external indications of the faith, and the congregations and their activity the internal expression of that strength and well being of the community.

The various churches in Lima are:

Trinity M. E. Church: Corner of Market and West streets. Pastor, Rev. M. B. Fuller. Sunday services at 10:30 a. m. and 7:00 p. m.; Sunday school at 9:15 a. m. Women's Societies: Ladies' Aid society, Women's Home Missionary society, Women's Foreign Missionary society. No. on church roll 1600; on Sunday school roll 1000. Church founded in 1833; present building built in 1912. Head of Sunday school, Mr. A. K. Hall.

Central Church of Christ: 525 west north street. Pastor, Rev. A. B. House. Sunday services at 10:30 a. m. and 7:00 p. m.; Sunday school at 9:15 a. m. Women's Societies: Ladies' Aid society, Christian Women's Board of Missions, Auxiliary. No. on church roll 600; on Sunday roll 600. Church founded in 1871; present building built in 1910. Head of Sunday school, Fred W. Curtis; of trustees, T. R. Hamilton.

Christ Episcopal Church: Corner of North and West streets. Pastor, Rev. A. M. Griffin, D. D. Sunday services at 10:30 a. m. and 7:00 p. m.; Sunday school at 9:30 a. m. No. on church roll 400; on Sunday school, Harry Macdonald; of trustees, Walter P. Bloom.

Grace M. E. Church: Corner of Kibby and Elizabeth Sts. Pastor, Rev. H. J. Jewett. Sunday services at 10:30 a. m. and 7:00 p. m.; Sunday school at 9:00 a. m. Women's Societies: Women's Home Missionary society, Women's Foreign Missionary society, Ladies' Aid society. No. on church roll 1400. Church founded in 1879; present building built in 1891. Head of Sunday school, Harry Macdonald; of trustees, G. A. Herdt.

St. Rose Catholic Church: Corner of West and McGibbon Sts. Pastor, Rev. A. E. Manning. Sunday services at 7:00, 9:00 and 10:30 a. m. and 3:00 p. m.; Sunday school at 2:00 p. m. Women's Societies: The Altar society, the Ladies' Catholic Benevolent Association, the Young Ladies' Sodality, the Ladies' Auxiliary, the Young People's Society, the Children of Mary. Number on church roll 3000. Sunday school roll 550. Church founded in 1846. Head of Sunday school, Rev. Manning. Rev. Tobin, Sisters of Charity; of trustees, Father Manning.

Epworth M. E. Church: 501 Bellefontaine avenue. Pastor, Rev. M. C. Howe. Sunday services at 10:30 a. m. and 7:00 p. m.; Sunday school at 9:15 a. m. Women's Societies: Ladies' Aid society, Young Ladies' Missionary circle. No. on church roll 400; on Sunday school roll 350. Church founded in 1894; present building built in 1902. Head of Sunday school, Dr. T. T. Eldner; of trustees, Mr. Frank Chapman.

St. Paul's Evangelical Lutheran Church: Corner of North and Elizabeth Sts. Pastor, Rev. John M. Richards. Sunday services at 10:30 a. m. and 7:00 p. m.; Sunday school at 9:15 a. m. Women's Societies: Women's Home Missionary society, Ladies' Aid society, Young Women's Circle. No. on church roll 400; on Sunday school roll 200. Church founded in 1834; present building built in 1894. Head of Sunday school, Dr. Pannier.

First Congregational Church: East side of Elizabeth street, between Market and Spring streets. Pastor, Rev. E. I. Davis. Sunday services at 10:30 a. m. and 7:00 p. m.; Sunday school at 9:15 a. m. Women's Societies: The Congregational Circle, the Sunshine society, the Women's Missionary society. No. on church roll 235; on Sunday school roll 150. Church founded in 1855. Head of Sunday school, Mr. P. A. Bundy.

St. John's Catholic Church: 755 south Main street. Pastor, Rev. A. J. Schwartz. Assistant, Rev. K. J. Alter. Sunday services at 7:30, 9:00 and 10:00 a. m. and 2:00 p. m.; Sunday school at 2:00 p. m. Women's Societies: Auxiliary of A. O. H., Catholic Ladies of Columbia, Ladies' Catholic Benevolent Association, Caravan Mother's society, Young Ladies' Sodality. No. on church roll 500; on Sunday school roll 410. Church founded in 1901; present building built in 1912. Head of Sunday school, Rev. Schwartz. Rev. Alter and the Sisters of Charity; of trustees, Father Schwartz.

High Street U. B. Church: Corner of High and Cole streets. Pastor, Rev. C. H. Lilly. Sunday services at 10:30 a. m. and 7:00 p. m.; Sunday school at 9:15 a. m. Women's Societies: Ladies' Aid society, Young Ladies' Missionary society. No. on church roll 180; on Sunday school roll 170. Head of Sunday school, Mr. Butler; of trustees, Jacob Erlinger.

First Christian Church: Corner of West and Elm streets. Pastor, Rev. E. D. Gilbert. Sunday services at 10:30 a. m. and 7:00 p. m.; Sunday school at 9:15 a. m. Women's Societies: The Ladies' Guild. No. on church roll 500; on Sunday school roll 500. Church founded in 1891; present building built in 1902. Head of Sunday school, Mr. Stanley Chenoweth; of trustees, L. L. Klingner.

The Church of the Brethren: 615 east Elm street. Pastor, Rev. S. P. Early. Sunday services at 10:30 a. m. and 7:00 p. m.; Sunday school at 9:30 a. m. Women's Societies: Sisters Aid society. No. on church roll 75; on Sunday school roll 100. Head of Sunday school, J. S. Miller; of trustees, D. S. Bowers.

Old Methodist Church (Colored): 1118 west Spring street. Pastor, Rev. E. Thomas. Sunday services at 2:00 and 7:30 p. m. Sunday school at 10:00 a. m.

South Lima Baptist Church: Corner of Kibby and Pine streets. Sunday services at 10:30 a. m. and 7:30 p. m.; Sunday school at 9:30 a. m. Women's Societies: The Ladies' Auxiliary. No. on roll 145; on Sunday school roll 128. Church founded in 1896; present building built in 1902. Supt. of Sunday School, C. C. Klump; of Trustees, A. L. Fry.

South Side Church of Christ: 550 south Central avenue. Pastor, Rev. E. C. Lake. Sunday services at 10:30 a. m. and 7:00 p. m.; Sunday school 9:00 a. m. Women's Societies: Christian Women's Board of Missions, Ladies' Aid Society. Number on church roll 458; on Sunday school roll 600. Church founded in 1898; present building built in 1898. Head of Sunday School, W. E. Parlette; of Trustees, Philip Dinkeldine.

St. Paul's M. E. Church (Colored): Corner of Spring and Elizabeth streets. Pastor, Rev. F. Fox. Sunday services at 10:30 a. m. and 7:30 p. m.; Sunday school at 2:30 p. m. Women's Societies: Cheerful Workers, Ladies' Auxiliary, Woman's Mite Missionary Society, Trustee Helpers, Ruby Fields. No. on church roll 110; on Sunday school roll 110. Head of Sunday School, Mrs. Charles Hamilton; of Trustees, the Pastor.

Second Baptist Church (Colored): 526 west Spring street. Pastor, Rev. G. Jordan. Sunday services at 10:30 a. m. and 7:30 p. m.; Sunday school at 2:30 p. m. Women's Societies: Church Aid Society, Ideal Workers. Number on church roll 200; on Sunday school roll 100. Church founded in 1877; present building built in 1894. Head of Sunday School, W. A. Baker; of Trustees, Douglas Ward.

United Brethren Church: Corner of Spring and Union streets. Pastor, Rev. J. B. Boyce. Sunday services at 10:30 a. m. and 7:00 p. m.; Sunday school at 9:00 a. m. Women's Societies: Women's Missionary society, Organized Bible Classes. No. on church roll 777; on Sunday school roll 400. Church founded in 1881; present building built in 1897. Head of Sunday school, J. C. Schickel; of trustees, W. H. Benson.

German Reformed Church: Corner of Wayne and West streets. Pastor, Rev. H. C. Schuler. Sunday services at 10:15 a. m. and 7:00 p. m.; Sunday school at 9:00 a. m. Women's Societies: Ladies' Aid society, Young People's society, King's Daughters, Progressive Guild. No. on church roll 557; on Sunday school roll 258. Church founded in 1866; present building built in 1877. Head of Sunday school, Dr. Steuber; of trustees, the Minister.

Calvary Reformed Church: 123 west Wayne street. Pastor, Rev. A. G. Goeckler. Sunday services at 10:30 a. m. and 7:00 p. m.; Sunday school at 9:15 a. m. Women's Societies: Ladies' Aid society, Ladies' Missionary society, Queen Esther Circle. No. on church roll 150; on Sunday school roll 200. Church founded in 1895. Head of Sunday school, Mr. D. K. Cantelero; of trustees, the Pastor.

First Baptist Church: Corner of High and McDonald Sts. Pastor, Rev. F. A. Styles. Sunday services at 10:30 a. m. and 7:00 p. m.; Sunday school at 9:15 a. m. Women's Societies: Women's Missionary society, Ladies' Aid society, Young Women's Circle. No. on church roll 400; on Sunday school roll 350. Church founded in 1894; present building built in 1902. Head of Sunday school, Dr. T. T. Eldner; of trustees, Mr. Frank Chapman.

St. Rose Catholic Church: Corner of West and McGibbon Sts. Pastor, Rev. A. E. Manning. Sunday services at 7:00, 9:00 and 10:30 a. m. and 3:00 p. m.; Sunday school at 2:00 p. m. Women's Societies: The Altar society, the Ladies' Catholic Benevolent Association, the Young Ladies' Sodality, the Ladies' Auxiliary, the Young People's Society, the Children of Mary. Number on church roll 3000. Sunday school roll 550. Church founded in 1846. Head of Sunday school, Rev. Manning. Rev. Tobin, Sisters of Charity; of trustees, Father Manning.

Epworth M. E. Church: 501 Bellefontaine avenue. Pastor, Rev. M. C. Howe. Sunday services at 10:30 a. m. and 7:00 p. m.; Sunday school at 9:15 a. m. Women's Societies: Ladies' Aid society, Young Ladies' Missionary circle. No. on church roll 400; on Sunday school roll 350. Church founded in 1894; present building built in 1902. Head of Sunday school, Dr. T. T. Eldner; of trustees, Mr. Frank Chapman.

St. Paul's Evangelical Lutheran Church: Corner of North and Elizabeth Sts. Pastor, Rev. John M. Richards. Sunday services at 10:30 a. m. and 7:00 p. m.; Sunday school at 9:15 a. m. Women's Societies: Women's Home Missionary society, Ladies' Aid society, Young Women's Circle. No. on church roll 400; on Sunday school roll 200. Church founded in 1834; present building built in 1894. Head of Sunday school, Dr. Pannier.

day services at 10:30 a. m. and 7:00 p. m.; Sunday school at 9:00 a. m. Women's Societies: Ladies' Aid society, Faithful Helpers. No. on church roll 325; on Sunday school church roll 225; on Sunday school church roll 225; on Sunday school church roll 225. Head of Sunday school, C. E. Sprague; of trustees, Wilbur Fiska.

Zion's Evan. Lutheran Church: North Union street between High and North streets. Pastor, Rev. D. F. Schultz. Sunday services at 10:30 a. m. and 7:00 p. m.; Sunday school at 9:15 a. m. Women's Societies: The Ladies' Aid and Missionary society, The Luther League. No. on church roll 200; on Sunday school, 160. Church founded in 1846; present building built in 1896. Head of Sunday school, Mr. John A. Mohr; of trustees, the Pastor.

First Evan. Lutheran Church: Corner of Spring and West streets. Pastor, Rev. G. C. Schaub. Sunday services at 10:30 a. m. and 7:30 p. m.; Sunday school at 9:15 a. m. Women's Societies: Ladies' Aid society, Women's Home and Foreign Missionary society, Mission Study Club of Young People. No. on church roll 250; on Sunday school roll 300. Church founded in 1890; present building built in 1892. Head of Sunday school, H. A. Slopeker; of trustees, F. A. Burkhardt.

First Church of Christ, Scientist: Rooms 209-210 Masonic block. Readers—First, Mrs. Minnie Garretson; second, Mr. C. L. Dulzell. Sunday services at 10:30 a. m. and 11:40 a. m. No. on church roll 100; on Sunday school roll 18. Church founded 1885; present building built in 1895. Head of Sunday school, Mrs. Max Michael; of trustees, Mrs. Wm. Stewart.

Market Street Presbyterian Church: Corner of Market and West streets. Pastor, Rev. Thomas Knox. Sunday services at 10:30 a. m. and 7:00 p. m.; Sunday school at 9:15 a. m. Women's Societies: The Missionary society, the Presbyterian circle, the Ladies' Aid society, the Matrons society, the Young Ladies' Aid society. No. on church roll 900; on Sunday school roll 350. Church founded in 1833; present building built in 1882. Head of Sunday school, L. H. Kibby; of trustees, O. B. Selfridge.

Olivet Presbyterian Church: Corner of Kibby and Elizabeth Sts. Sunday services at 10:30 a. m. and 7:00 p. m.; Sunday school at 9:15 a. m. Women's Societies: Ladies' Aid society, Ladies' Missionary society. No. on church roll 600; on Sunday school roll 500. Church founded in 1883; present building built in 1908. Head of Sunday school, Mr. E. C. Ring; of trustees, Dr. J. A. Buchanan.

Second Street M. E. Church: Corner of Second street and Hughes avenue. Pastor, Rev. W. W. Gonsune. Sunday services at 10:30 a. m. and 7:00 p. m.; Sunday school at 9:15 a. m. Women's Societies: Women's Home Missionary society, Women's Foreign Missionary society, Ladies' Aid society. No. on church roll 400; on Sunday school roll 550. Church founded in 1902; present building built in 1903. Head of Sunday school, Roy Wetzel; of trustees, Mr. James Potter.

Temple Israel: Lot on west Market street. (Building to be erected.) Pastor, Rabbi Letkowitz. Services, first Sunday each month: Sunday school every Sunday, Y. M. C. A. building. Women's Societies: Jewish Ladies' Aid society. Head of Sunday school, Sam Weinfield; of trustees, N. L. Michael.

Evangelical Lutheran Church: Corner of Kibby and Jackson streets. Pastor, Rev. C. H. Weber. Sunday services at 10:00 a. m. and 7:00 p. m.; Sunday school at 9:00 a. m. Women's Societies: Ladies' Aid society, Young People's society. No. on church roll 125; on Sunday school roll 50. Church founded in 1900; present building built in 1901. Head of Sunday school, J. C. Greenbaum.

United Brethren Church: Corner of Spring and Union streets. Pastor, Rev. J. B. Boyce. Sunday services at 10:30 a. m. and 7:00 p. m.; Sunday school at 9:00 a. m. Women's Societies: Women's Missionary society, Organized Bible Classes. No. on church roll 777; on Sunday school roll 400. Church founded in 1881; present building built in 1897. Head of Sunday school, J. C. Schickel; of trustees, W. H. Benson.

German Reformed Church: Corner of Wayne and West streets. Pastor, Rev. H. C. Schuler. Sunday services at 10:15 a. m. and 7:00 p. m.; Sunday school at 9:00 a. m. Women's Societies: Ladies' Aid society, Young People's society, King's Daughters, Progressive Guild. No. on church roll 557; on Sunday school roll 258. Church founded in 1866; present building built in 1877. Head of Sunday school, Dr. Steuber; of trustees, the Minister.

Calvary Reformed Church: 123 west Wayne street. Pastor, Rev. A. G. Goeckler. Sunday services at 10:30 a. m. and 7:00 p. m.; Sunday school at 9:15 a. m. Women's Societies: Ladies' Aid society, Ladies' Missionary society, Queen Esther Circle. No. on church roll 150; on Sunday school roll 200. Church founded in 1895. Head of Sunday school, Mr. D. K. Cantelero; of trustees, the Pastor.

First Baptist Church: Corner of High and McDonald Sts. Pastor, Rev. F. A. Styles. Sunday services at 10:30 a. m. and 7:00 p. m.; Sunday school at 9:15 a. m. Women's Societies: Women's Missionary society, Ladies' Aid society, Young Women's Circle. No. on church roll 400; on Sunday school roll 350. Church founded in 1894; present building built in 1902. Head of Sunday school, Dr. T. T. Eldner; of trustees, Mr. Frank Chapman.

LODGES OF THIS CITY

HOLD IMPORTANT PLACE IN LIVES OF THOUSANDS.

Nearly Seventy-Five Fraternal Societies Within Her Borders.

FOR BETTERMENT OF HUMANITY.

Ten Thousand Lima Men and Women are Banded Together.

For Social, Fraternal, Benevolent and Protective Purposes.

Like every progressive city, Lima boasts of a large number of fraternal, benevolent, and protective organizations, all of which are thriving and adding to their membership with each succeeding year. At the present time, there are a large number of 75 such organizations in the city of Lima, and it is conservatively estimated that ten thousand residents of the city are numbered in the membership of the various orders.

These lodges form an important factor in the social life of Lima, and furnish the means of bringing men and women together on terms of closer relationship, and there is not one that was not organized to better and uplift humanity. Fully one-third of the societies are exclusively for women, or admit both sexes to membership.

At least 15 organizations in the number combine the insurance feature with the social activity, and there are thousands of dollars worth of life insurance carried by residents of this city in the fraternal insurance societies.

Two of the lodges own beautiful buildings, which are easily among the most attractive in the entire city. The Masonic Temple, at the corner of High and Elizabeth streets, is a beautiful structure, five stories in height, and the fourth and fifth floors are used exclusively as the homes of the seven Masonic orders which have an existence in this city. The other three floors are attached for business and office purposes, and are completely filled.

The Elks' home at the corner of North and Elizabeth streets is one of the finest of its kind in the United States, and is one of the most completely appointed buildings in the entire city. It is owned by Lima Lodge No. 54, Benevolent and Protective Order of Elks, and was built at a cost exceeding \$100,000. The building was dedicated in February, 1910, and since then has been used for no other purpose, except as a home for the lodge and its members, excepting in events of civic nature, when the doors are thrown hospitably open to the city and its visitors.

The majority of the other orders have elegant quarters on the upper floors of business blocks about the city. The Knights of Columbus occupy the entire fifth floor of the T. O. and Block, the Eagles have conveniently appointed quarters in the third floor of the Hotel Block, on south Main street, where they entertain with a lavish hand; the Knights of Pythias have the entire third floor of the Martin and Kibby block, at Main and Kibby streets; Lima Lodge, No. 581, Odd Fellows, have a lease on the entire third floor of the Klaus Block, corner Main and Pine streets; while Allen Lodge, No. 223, have quarters in the fourth floor of the Central Building, above Rhea's store; Solar Lodge, No. 757, have commodious quarters at 705 1/2 south Main street. Other societies lease these rooms for evenings when they are not used by the lodge having the original lease.

MASONIC LODGES. The Masons is probably the oldest secret society in the city, and includes a large membership in its various orders. There are now seven separate Masonic orders in the city, all of which meet in the lodge rooms on the fourth and fifth floors of the elegant Masonic Temple, at the corner of High and Elizabeth streets. Garrett Wyckoff Lodge, No. 585, P. & A. M., holds stated communications on the second and fourth Mondays of each month. Lima Lodge, No. 205, F. & A. M., holds stated communications on the first and third Mondays of the month. Lima Chapter, No. 49, R. A. M., stated convocations first and third Fridays of each month. Lima Council, No. 20, R. & S. M., stated assemblies are held on the first Tuesday of each month. Shawnee Commandery, No. 14, K. T., stated conclaves are held on the second and fourth Tuesdays in each month. Trinity Chapter, No. 16, Order

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Eastern Star, stated meetings second and fourth Wednesdays of each month. El Karon Grotto, Mystic Order of Veiled Prophets, recently organized, meets on the third Wednesday of each month.

ODD FELLOWS.

There are ten lodges of Odd Fellows and auxiliary societies in the city, and the membership is quite large. Three of these societies meet in Central Hall, on north Main street, between High and North streets; four meet in the Klaus Block, at the corner of Wayne and Main streets, and three meet in Solar Hall, at 705 1/2 south Main street. The various societies are:

Allen Lodge, No. 223.—Meets every Friday evening at Central Hall.

Lima Lodge, No. 581.—Meets every Thursday evening at the Klaus Block.

Solar Lodge, No. 783.—Meets every Wednesday evening at 705 1/2 south Main street.

Fort Amanda Encampment, No. 302.—Meets first and third Monday evenings of each month at 705 1/2 south Main street.

Lima Encampment, No. 62.—Meets second and fourth Thursday evenings of each month at Klaus Block.

Oblio Encampment, No. 256.—Meets second and fourth Tuesday evenings at Central Hall, 222 1/2 north Main street.

Canton Order, No. 24, P. M.—Meets first and third Thursday evening of each month at Klaus Block.

Golden Gate Lodge, Daughters of Rebekah, No. 260.—Meets second and fourth Wednesday of each month.

Shawnee Lodge, Daughters of Rebekah, No. 250.—Meets first and third Tuesdays of each month at Central Hall.

Stella Lodge, Daughters of Rebekah, No. 335.—Meets first and third Friday evenings of each month at 705 1/2 south Main street.

KNIGHTS OF PYTHIAS. There are three lodges of Pythians in the city, one of which is for colored men. They are:

Lima Lodge No. 91.—Meets every Wednesday evening at 140 1/2 south Main street.

K. of P. (Colored)—No. 15.—Meets first and third Tuesday evenings at 51 1/2 Public Square.

Pythian Sisters—Lima Temple, No. 374.—Meets Monday evenings at Castle Hall, 140 1/2 south Main street.

ORDER OF ELKS.

The Benevolent and Protective Order of Elks is probably the largest in the city in point of membership, which is in the neighborhood of the 800 mark. The lodge occupies the most elegant quarters in the city, its \$100,000 home having been dedicated about two years ago. The home is one of the finest in the country, and is a great monument to the local lodge.

Lima Lodge, No. 54, B. P. O. E., meets every Thursday evenings.

ORDER OF EAGLES.

The Lima Aerie of Eagles is one of the growing fraternal orders of the city, and includes a large and growing membership. The Aerie occupies large and commodious quarters in the Hotel Block on south Main street, which was formerly used by the Elks lodge. Lodge meetings are held every Tuesday evening.

ROYAL ARCANUM.

Lima Council, No. 1162, Royal Arcanum, is one of the old fraternal insurance organizations which has a large membership in the city. The Council meets on the second and fourth Tuesday evenings of each month in the City Bank block hall.

MACCABEES.

There are two tents of Maccabees in Lima, and both are in a flourishing condition. Banner Tent, No. 356, meets every Monday evening at Eagle Hall, in the Hotel Block, and Lima Tent, No. 142, meets every Tuesday evening in the Tolan Block, at Main and Spring streets.

There are also two tents of the women's auxiliary of the order, the Ladies of the Maccabees. Allen Tent, No. 197, meets every Thursday evening at Central Hall, No. 223, at Main street, and Lima Tent, No. 44, meets every Saturday evening at Eagle Hall, Hotel building.

ORDER OF RED MEN.

There are four affiliated organizations of the Red Men in Lima, three of which are male organizations and one female. Tallulah, No. 133, meets every Thursday evening at the hall at 705 south Main street.

Kawana Council, No. 199, meets on the first and third Mondays of each month at 705 south Main.

Tribe No. 267, which is a German organization, meets every Friday evening, at 334 north Main street.

Phit Tribe, No. 22, meets every Thursday evening at Tolan Hall, corner Main and Spring street.

THREE OF BEN HUT.

One of the largest fraternal orders in Lima is point of membership is Ben Hut, which meets every Wednesday evening at Central Hall, 222 1/2 north Main street.

WOODMEN OF AMERICA.

Thousands of dollars of life insurance are carried on the Modern Woodmen of America in Lima, the local camp number 133, which is along with its social features. Lima Camp, No. 2290, meets every Monday evening at 200 south Main street.

An auxiliary organization, the

Royal Neighbors of America, Camp No. 1830, meets every Saturday night in the Klaus Hall, on north Main street.

WOODMEN OF THE WORLD.

The Woodmen of the World, which also combines the insurance feature along with its benevolent and social features, has two camps in this city. Allen Camp, No. 84, meets every Thursday evening in the Gazette Block on east High street. Lima Camp, No. 137, meets every Wednesday evening at the Cable Block, Main and Spring streets.

LOYAL ORDER OF MOOSE.

Another order that is young in years, but is strong in membership is the Loyal Order of Moose, which numbers a membership now in excess of 500. It meets every Thursday evening at Moose Hall, at 200 south Main street.

CATHOLIC SOCIETIES.

There are a number of Catholic societies in Lima, and all of them embrace a large membership.

Probably the most active are the Knights of Columbus, whose membership is drawn from both the St. Rose and the St. John's churches. They occupy the entire fifth floor of the Holland Block, and have elegantly appointed quarters. Dances and card parties are frequently given during the social season. Lima Council, No. 436, meets every Tuesday evening in the Holland Block.

The Catholic Knights of America, Eranch No. 190, meets on the second and fourth Sundays of each month in the St. Rose Society building.

The Knights of St. John, Commandery, No. 201, which has a large membership, meets on the first Monday night in the month at the St. Rose Society building, at McKibben and West streets.

The Ladies Auxiliary, of the Knights of St. John, meets on the second Monday of each month in the same building.

The Catholic Mutual Benefit Association, Branch No. 64, meets on the second and fourth Fridays of each month at St. Rose Hall.

There is also a branch of the Catholic Order of Foresters in Lima, which meets on the first and third Wednesdays of each month in St. John's Hall.

The Catholic Ladies' Benevolent Association meets on the second and fourth Wednesdays of each month.

There are two branches of the Catholic Knights of Ohio in the city. Branch No. 23, meets every fourth Sunday evening in the St. Rose Society building. Branch No. 52, meets on the third Sunday of every month at St. John's Hall.

The Catholic Ladies' Benevolent Association meets on the second and fourth Wednesdays of each month.

There are two divisions of the Ancient Order of Hibernians in Lima, one organized in each Catholic parish. Division No. 1, meets on the third Friday of each month at St. Rose Hall. Division No. 52, meets on the second and fourth Thursday of each month at St. John's Hall.

ORDER OF FORESTERS.

Mortality Record Proves Lima a Heathful City

SEEN OUT OF A CANDY BOX

Lima the Home of Sweetmeats That Have a Very Wide Popularity.

THE F. J. BANTA AND SON COMPANY GROWS

Spreads Name of Lima in Fields That Others Do Not Touch.

A story almost incredible is the history of the growth of the Banta Candy Factory, one of the leading of the industries in Lima at the present time. The world over, a major portion of man, whether of one color or another, this race or that, is possessed of a rich tooth, and has become a devotee of some kind of sweetmeat. It is the possession of this particular appetite which has spelled success for a large number of men, and among them Mr. Frank J. Banta and his associates. And much of this, both financially and nominally as this particular individual's success brought to the city of Lima.

Like the history of many others, the success of this institution has been made by the careful attention to business of the main promoter, the promulgator and the moving spirit of this concern. Known now as the F. J. Banta and Son Company, a firm incorporated under the laws and statutes of this state, the candy made by them is known, demanded and eaten throughout this part of the country.

For many years the president of the present concern, Mr. Frank J. Banta, was the chief proprietor and manager of the company known as the Banta Candy Factory, located on west North street, where the rear and new addition to the blue store now stands. For a great many years Mr. Banta manufactured his delicious sweets in this place adding to his lips after his name and his trade had become established, a most complete line of chewing gum. All the different flavors at that time popular were made in his factory, and in particular his pepsin gum had

a most phenomenal run in the markets.

But there came an end to this prosperity and the work in this plant came to a very sudden end with a most disastrous fire, which burned the flourishing concern out of house and home. And with it went all of the then up-to-date machinery, the supplies and the made-up stock which was there stored. The place was a complete wreck as far as its usefulness for the candy business was concerned, and for a time the operations of the concern were suspended while adequate accommodations could be found elsewhere in this city. After a short time Mr. Banta closed a lease on property then just recently vacated by the Deisel-Wannier cigar factories on west Wayne street, above at the present time the White Mountain Creamery is located. Here he maintained his factory for many years, the trade falling off not a bit by the fire, and a great many new customers being constantly added to his list.

The new plant was equipped with the then most recently put out machines for the improved manufacture of candy, and his trade became enormous. Not the least damaged by the loss through his recent fire, he went into this new place with a determination to make good, even better than before, and he did. It was but a short time after he had taken up these new quarters, much larger than the others had been, and they were found to be becoming too small. However he kept on here, doing the best that was possible until the proper opportunity for a move to improve his conditions.

This opportunity then in the course of time presented itself, and he seized it at once. There came a chance to have a building built especially for his factory on a very good site, and he at once entered into a deal with the prospective builders, closing with them an agreement which meant that he was to have a new place of business. And as he was designing this place, or practically so, he saw that it was so constructed that it would in the most complete manner comply with the requirements peculiar to the particular use which he was to have for it. In the end there appeared on the northeast corner of Elm street and Central avenue a building built especially for the F. J. Banta and Son Company, then incorporated and enlarged that it might take complete advantage of the new establishment.

Today the firm is doing business in this new location, into which they moved in the year 1910. In every department the present concern is equipped with the most up-to-date machinery, installed that the most efficient work may be done. As the building had been constructed for this work and to accommodate

this particular machinery, every thing in the factory at the present time is as nearly ideal as could be. There are very few things that are misplaced, and it would be hard for anyone to conceive of a plant more thoroughly efficient.

In the factory at the present time when the demand is normal and the full force is working, there are employed two hundred and fifty people all engaged in the manufacture of candy. As the season immediately succeeding the holiday rush is a bit dull in this line, there are times when not this large a force is at work, but for by far the greater part of the year this is the case.

Today The F. J. Banta and Son Company have six traveling salesmen on the road all of the city, and their customers are located in a most all of the cities within a radius of many hundreds of miles. These six men spend the major portion of their time carefully covering the states of Ohio, Indiana, Illinois, Michigan, Pennsylvania, West Virginia, Iowa, Kentucky and Wisconsin. In the year just past, that of 1912, the sales of the F. J. Banta and Son Company amounted to a total of over four hundred thousand dollars, or an amount which more than trebled the amount of the sales of the year 1909.

That the outsider may gain a more thorough idea of the almost incredible growth of this factory which is so prominent in the Lima markets today, the rate of growth may be shown by the amount of material used. In this factory everything is purchased almost in the natural form, and all of the mixing and making is done here. The filler of the candies is purchased by this company in the shape of sugar, milk, flavoring, fruits and other ingredients that go to make up the fancifulities. The chocolate that is used by this company all comes from the firm of Walter Baker and Company, and it is through the medium of the amounts of this that is used that an outsider can best determine the almost wonderful increase in the production of the Lima concern. This material is bought by the Banta Company by the case, and each case contains one hundred pounds of the chocolate. In the year 1909 the Lima company used six hundred of these cases of chocolate; in 1910 they used nine hundred; in 1911 they used 3,600, (this was the first full year in their present quarters), while in the year that has just past they used over 6,000 cases, totaling in this years of 1912 over 60,000 pounds of this chocolate coating. This is said to be more than is used by any other concern that is located in the states of Ohio, Indiana or Michigan.

The product of this, the F. J. Banta and Son Company, is in constant demand, and it is impossible

for the manufacturers to get any stock ahead. It is usually the case, in all except the dullest of seasons, that this company is anywhere from one to two weeks behind with their orders, completely oversold to that amount.

The F. J. Banta and Son Company is an incorporated stock company, in which Mr. Frank Banta the original candy man of Lima, is the president, Mr. Charles Young vice president, and Mr. Roy J. Banta is secretary and treasurer.

PROGRESS IN NINE YEARS

Since Which Times Messrs. Simpson and East Joined Forces.

DEVELOPS GREAT STRUCTURAL PLANT.

East Iron and Machine Company a Credit to Lima.

Lima has one leading industry which is too little appreciated by the citizens, and the work that it does is an unknown thing to very many minds. The East Iron and Machine Company is one of the leading institutions of its kind in this state, and in another branch one of a very few in the United States. It is situated on the southwest corner of Market and Jackson streets, in the building which was originally occupied by the Lima Locomotive and Machine company. Here in the spring of 1903 Mr. East, who had had a machine shop in another section of the city moved his plant, combining in this move with the machine shops of Mr. J. L. Simpson, formerly of Columbus, who moved his plant here to join with Mr. East.

Since that time the work that has been done in this shop has been wonderfully expanded until today there are few shops in this part of the country that are its equal. In the beginning the features of the production of this plant were various sorts of structural iron work, bridges, building frames, and the like. Soon the demands that came in from many municipalities were met by this company, and the manufacture of jail cells was introduced. This became the leading product of the firm, but the bridges and other articles were still turned out in great quantities. These are still made here, along with iron street light fixtures and all varieties of gray iron castings.

The one greatest thing that this company is putting on the market, and which is rebounding to the credit of Lima the world over, calling in correspondence from foreign countries, and attracting the atten-

tion of many large contractors and municipalities all over this country, is the Merriman one-car portable asphalt plant. There is no one thing that has a greater future before it than this one machine which is produced in the city of Lima. There are but two other one-car railroad plants of similar character made in this country, and but one of as great a capacity as has this Lima machine. So arranged that it handles all the work that is required in preparing the asphalt for the paving work, this plant can work almost continuously. In its entire make-up it is peculiarly adapted to the heavy requirements of this kind of trade, and has no equal.

The Merriman one-car portable asphalt plant consist of two large steam heated vats in which the pure asphalt is heated to the proper temperature, a connecting line from these to the mixer conveys this heated mineral as it is needed. From another part of the car the sand or stone is introduced as the binder of surface coat is being prepared, and in the mixer at the end of the car these are combined in the proper quantities, and dropped directly into the wagon waiting to convey it to the street. This mixer is so arranged on a portable platform which is extended so that the wagons may come beneath it without its being detached from the car. The operation is thus completed.

The plant that is manufactured here at the East Iron and Machine Company plant is steam heated in the vats, thus being radically different from the product of the one competitor; and in this difference it has a great advantage for a steam valve can regulate the steam pressure applied, and the heat generated by this pressure of steam cannot possibly scorch the asphalt. The other plant can, and this is a great fault, for scorching the asphalt burns the oils mixed with it, and it will then become brittle on the street and easily crack and disintegrate. The Merriman is the only steam heated, railroad, one-car, portable plant of equal capacity on the market. Equipped with two vats it can heat one batch of the mineral while the other is being used.

The manufacture of this plant is carefully covered by a patent which is owned by Mr. Merriman, but which is held under a tight lease by the East Company. Being thus the only one of its immediate kind and capacity on the market, when this is demanded, Lima is the only place that can supply the demand. This company has already done a great deal to make the name of this city known in many far off places, for it comes in contact with many people and does business in parts of the country and the entire world never touched by the other Lima producers.

Of a recent date these progressive manufacturers have received communications from contracting companies in Spain, Austria Hungary, Holland, the Philippine Islands, Japan, the Hawaiian Islands, Mexico and the greater majority of the South American countries, in regard to the machines of their manufacture. These machines going to a many different communities and countries, and from these places drawing communications, bring a great deal of recognition and fame to this little city, the fairest in Ohio.

Each of these plants that are turned out by the East Iron and Machine Company have a capacity of furnishing daily enough material to lay two thousand square yards of the two-inch surface layer, or fifteen hundred square yards of combined binder and surface material. Each of these mammoth machines has a total weight of one hundred tons.

The officers of the East Iron and Machine Company are William East, president; J. L. Simpson, secretary and treasurer; and C. H. East, assistant secretary and treasurer.

THIRTEEN

Is the Lucky Number of President Elect Wilson.

Thirteen has no terrors for President Elect Woodrow Wilson, and he welcomed 1913 as his lucky year. He often has commented on the fact that the "hoo-doo" number has brought much good for him.

Here is how the numerals 13 have figured in the president elect's career:

Letters in his name.

Years at Princeton when chosen president of university.

th president of Princeton university.

Is the total of the numerals 1 9 1 2, the year of his nomination.

th of January is the date for the meeting of the electoral college.

Is the number of the seat he usually draws in a Pullman car.

Letters in the name of Mrs. Wilson—Eleanor Wilson.

Letters in the name of his daughter Jessie W. Wilson.

Letters in the name of his daughter Eleanor Wilson.

Applicants for every office he has at his disposal.

Turkeys received as Christmas gifts.

Children born on election day named for him.

It was on Friday, Aug. 13, when Governor Wilson occupied chair 13 in a Pullman car from New York to Sea Girt, that he first called attention to the fact that he considered it his lucky number. The train reached Sea Girt at 11:13.

No Task.

"Do you believe, as some teachers say, that boys ought to be encouraged to fight?" "Well, about in the same degree that ducks ought to be encouraged to swim."

BREATHES LIFE INTO BABY.

Physician Saves Infant Pronounced Dead at Birth.

After a family physician had pronounced dead a baby born to Mr. and Mrs. Joseph Rafetz of New York the husband telephoned Sydenham hospital and Dr. Harry Fried responded. He sought to induce respiration by various means and was unsuccessful after an hour's effort.

"I'm sorry," he said, "but I can do nothing."

The mother's tears roused him to renewed efforts. He breathed into the baby's lungs, and a half hour later, when the physician was almost exhausted, the baby began to cry. Three days later Dr. Fried called at the Rafetz house and both parents embraced him. The baby was squalling lustily.

Little Josephine will live, the physician assured them.

DIVORCES A TITANIC VICTIM.

Woman Learns of Husband's Fate After She Gets Decree.

Not knowing that her husband, whom she had not seen for five years, was one of the victims of the Titanic disaster, Mrs. Mary Rippey of Denver was granted a divorce. Later she learned his fate through an attorney from New York city, a lifelong friend of her husband. He wrote to Mrs. Rippey that Rippey had gone to London and later left there for New York under the name of Charles Tait and had not been reported among the rescued when the Titanic sank.

Different From Anything You're Reading!

That's THE COUNTRY GENTLEMAN, and Here's the Proof in This Week's Issue

Knowing How About Hogs If a man can raise hogs that are good enough to win the highest honors at the greatest livestock show in the world he must know something about what is good for a hog. That's what we thought when we asked H. T. Morgan to write us an article on what to put into a hog to get the most out of him. More than once Mr. Morgan has brought fat hogs to the International Livestock Exposition that won highest honors on foot and on the block. A hog that wins in the carcass contest has been fed rightly. Morgan knows how. Read his article.

A Lot of Little Worlds Down in Maryland Nature has made a ragged job of the shore line. Every few miles there is a long inlet or estuary and boats run away up into the country to get the farmer's produce. Farmers run miles apart have different boat lines, and for that reason they don't get together as often as most farmers. Going across a river presents more difficulties than crossing the road—the hen stays on the other side, too. J. Russell Smith went down there and found that each little peninsula was a little world by itself, growing its own peculiar crops. He has written several articles about these rich little worlds that are surrounded by oyster beds. This is the first of the series.

My Little Farm This is a story written by a man who is "his own boss" and who doesn't "believe in cutting wood with a buckskin." He came from England and a poor man and settled in Canada. His first job was with a truck gardener, and he tells how he improved on his employer's methods and finally came to own a farm of his own. It's a simple story of a man who worked with his shirt and his mind open.

Eating Off Heads Our This is what some of us are doing. Indigestion is the great American disease. It's a sneak. You go on peacefully eating until it creeps on you and makes you think something else is the matter with you. Heart disease, liver complaints, headaches, are usually only fancy disguises of indigestion. On human body is like a gasoline engine which, when loaded up on poor gasoline, gradually clogs up, slows down and stops. The farmer has the finest food available, but does he use it rightly? Dr. Roger J. Perkins tells of the evils of Pie and Fry.

The Cereal of The South We have a growing rice industry. This food crop, the mainstay of several nations, can be grown to perfection on many adaptable lands in the Southern States. It is immensely

profitable where well managed. It does not unduly exhaust the soil. It is a crop worth studying. Read about it in the article, "Where Rice is King," by F. G. Moorhead.

A Corncock Conserve "The reason men succeed who mind their own business is because they have no little competition." This is the motto that hangs in the living-room of a Kansas farmer. He has minded his own business so well that he now owns a lot of rich prairie land and the biggest battery of silos in the country. He is one of those fellows who put the oil where the squeak is. He says a mowing-machine ought to last fifteen years. His did. He doesn't waste his corncocks, either. Charles Dillon has written a mighty interesting article on this man and his farm. You'll like it.

Cashing-In Farm Credit The vital fact in all this rural credit agitation frequently overlooked is: What has the farmer to offer for the money he wants to borrow? Have will he pay it back, even if the loan is for a long term of years? What secures the investment? What is the greatest asset of a farm? Why must methods be improved before cash will be forthcoming? These and a dozen other pertinent questions are answered by Mr. R. F. Harris, the Illinois farmer-banker. He knows the farmer's side because he runs a farm of his own; and he knows the banker's side because that is his chief business. What he says is fundamental and mighty important.

Sixteen Years of Plenty Secretary James Wilson has directed the United States Department of Agriculture through a period of the greatest development of American farming. His report, just issued, is a historic document, tracing the expansion of agriculture through these years of increasing farm production. Read the summary. It is inspiring and suggestive, and a wealth of the future of farming.

A Paragraph That Men Can Skip During the coming year we shall devote more space to the distaff side of the household. And we shall do this, not by taking away anything from the man's department, but by increasing the size of the weekly. Space does not permit us to tell here all our plans for the countrywoman; but these plans include the woman's sphere from cellar to garret and from hedge-row to hedge-row; and her clothes from head to foot. In this number we begin a fashion department for women, which will appear fortnightly—whether there is a large demand for it. Nor shall we forget the woman's church and social life, her children and the schools.

January 11, 1913

Five Cents the Copy

The COUNTRY GENTLEMAN

The OLDEST AGRICULTURAL JOURNAL in the WORLD



For Sale at Any News-stand or Buy of Any SATURDAY EVENING POST Boy

5 Cents a Copy—Yearly Subscription \$1.50

C. F. SNOOK, 312 North Main Street, Lima, Ohio

THE CURTIS PUBLISHING COMPANY, PHILADELPHIA

DEVELOPING SOULS, MINDS AND BODIES OF CITY'S YOUNG MEN

GROWTH IN TWO YEARS

ATTRACTS OUTSIDE CAPITAL TO LIMA INDUSTRY.

The Gramm Motor Truck Company Has Made Much Progress.

THEIR MACHINES SOLD WORLD OVER.

Financial Backing of Many Millions Assures Success

John N. Willys, American Auto Manufacturer, Leading Spirit.

One of the most important, one of the most prominent, influential and leading industries of the city of Lima is the manufacture of automobile trucks at the plant of the Gramm Motor Truck company, just to the south of the city. The people of Lima are just beginning to realize how much real benefit as a city is being derived from the activity of this concern. Today the automobile in its various forms is the world over supplanting the horse in the realm of vehicle transportation, and that Lima should be the home of one of the largest and finest factories for the manufacture of motor trucks is bringing her a great deal of recognition and advertisement.

This factory is in comparison with a large number of others in this city, but in its infancy, and yet it has already done this city more good, and even given her more publicity than have multitudes of the smaller and much more conservative industries. The demand for satisfactory trucks that will do work of the old horse drawn drays, that can be depended upon to be always in condition, and that are in every way satisfactory, has opened up an enormous field for manufacturers of this sort of vehicles. The promoters of the Gramm plant, realizing the opportunity, have been among the successful people to fill this widely felt need.

It has been but a little over two years since the Gramm Motor Truck factory moved to Lima. The previous to this, the buildings had been built and the machinery installed, but up until this time no work had been done here. It was on the first day of November 1910 that the activities of the plant in Lima began, and that the real work on the construction of machines was started. Up until that time the establishment had been located at Bowling Green, but things there were not satisfactory for the proper growth of this plant, and new quarters were absolutely necessary. Lima was the fortunate location that was decided upon, and everything was moved here.

At the time that this was done Mr. B. A. Gram, the original designer of the trucks which were then made, was at the head of the concern. He was the main promoter of the plant, and was all in all the chief. In the spring of the year 1912, Mr. Gram retired from the active work in this concern when the controlling stock was purchased by Mr. J. N. Willys, one of the most prominent automobile men in the country, and the owner and manager of the Willys-Overland Automobile company, of Toledo, Ohio. Mr. Willys saw what there was in the Lima plant, realized the opportunities here, and got into this game with an enthusiasm and a new method which at once spelled extraordinary success for the Gramm plant in the near future.

Mr. Willys, through his experience in the manufacture of automobiles, has developed a method whereby everything is done according to routine, and according to such a routine that the greatest efficiency of the institution may be developed. Under his guidance the Gramm plant has improved in a wonderful degree, and today stands premier in the manufacture of motor trucks.

Situated just south of the city on the main Wapakoneta road, the Gramm Motor Truck company has a model location. On a high plot of ground in close proximity with the C. H. & D. and L. E. & W. railways, and but a stones throw from the plant of the Ohio Steel company, there is no accommodation desirable which is not at hand. Fronting on one of the best highways in the country the plant is readily accessible by automobile. It is also but a few minutes walk beyond the end of the new Fourth street car line, and the employees are thus provided with a means of getting to and from their work.

The main building of the Gramm Motor Truck company is indeed a model of modern construction. It is built along the most recent and

universally accepted designs, and the convenience of the arrangement of every part of the plant provides an avenue for most high efficiency seldom accorded in any factory. The exterior of the building has every appearance of a mammoth hot house. Myriads of panes of glass furnish by far the greatest part of the siding constructed according to the absolutely fire proof idea, all concrete and structural iron and steel. It is as solid as modern art can provide. The wonderful amount of glass which has been employed in the construction of the sides, furnished the employees with daylight almost as bright on the inside as it is out of doors. Poor lighting is the cause of the failure of many a factory, but it will never spoil defeat for this plant.

The main building itself covers a number of acres of ground, and is of a peculiar shape, that the light of day be distributed within to the best advantage. The west side, as it fronts the Wapakoneta road gives the entire length, while the north end shows the minimum width. Some distance south of the north end a long wing projects east. There is then another stretch of the minimum width, and then again at the south end there is a projecting wing, so that the south wall shows the maximum width. In the north end, on both floors, are located the offices. In the main building first floor is the chassis assembling department, the north wing containing the rough stock room on the first floor and the finished stock room on the second. The south wing first floor contains the wood department, and on the second the paint shop. The main building, second floor is the machine shop. In the rear of this main building there are two smaller buildings, one being the forging department, the other the power plant. The entire acreage that is owned by the factory, which in the near future will all be utilized, amounts to twenty-three acres.

At the present time there are over four hundred men employed at this plant in the manufacture of these motor trucks. The work is most complicated, and experts are required in almost every department. As a result of this the very best kind of workmen are required, and in the bringing of many of these people to the city of Lima this company has done a great thing for the town. The payroll of this concern is enormous, as well as are the bills which are constantly being paid for the raw material. Thus the amount of money that comes and goes through the agency of this concern is no small item when an appreciation of their services to the municipality is begun.

That the fame of Lima is being greatly increased by the activities of this very large concern is rapidly seen if an eye is kept open. This company is advertising their trucks in every part of the world today, and on a scale that is the equal of any that has ever been undertaken by any company. For some time past there has appeared in the Saturday Evening Post once in every month a full page advertisement of these trucks. And at the bottom, plainly in sight in display type is given the location of the plant, from which place all of the work is done and all of the business transacted.

Here is the name of Lima, Ohio, presented to the world at large in one of the leading periodicals of the day. And not alone is this advertising campaign being carried on through the columns of this publication, but through the pages of all of the magazines which are of particular interest to the motor world and to the realm of large manufacturers as well. There is scarcely a dealer, a large manufacturing concern of a big wholesale or retail house in this country that is not considering the purchase of one or more motor trucks for the proper care of their trade, and in their investigations, they are all looking for a short time at least at the Gramm truck. And a glance at the Gramm truck means a word for Lima.

In another field but along the same lines are the promoters of the Gramm Motor Truck company spreading the fame of the city of Lima. Throughout the country today almost every large city is devoting a work of its time to an automobile show. Here, there, everywhere there are such exhibitions being put on, and are being attended by thousands upon thousands of people. People that are interested in machines, that are considering the purchase of one or more, people that want to know about them, many inspired by various other motives. In every one of the shows in all of the big cities, and in many of those in the smaller places the Gramm trucks are being exhibited. Wherever this is the case, wherever there is a Gramm truck, there is also the name of Lima.

For the past some time, in fact ever since the opening of the Lima factories the attention of this company has been devoted solely to the manufacture of heavy and medium heavy trucks intended for the transportation of very heavy articles in different quantities, according to the capacity of the machine. During this time there have been made in the Lima plant trucks of one, two, three and five ton capacities respectively, built and intended for very heavy work. These have all been eminently successful, and have proved winners where ever they have been shown, for there they have also been sold. But the heads of the company have felt the demand that has been made upon them by the trade for a lighter car, one designed especially for needs of the retail trade. One that will do the work that is required of the every day de-

livery wagon, and that will at the same time stand at a price that will not be prohibitive to the common merchant. Arrangements have therefore been made, and in the very near future there will be placed upon the market a truck of a new design, and on which the manufacturers claim will contain many features which have never before been introduced in this class of vehicle. This new product of the local factory will be a truck of fifteen hundred pounds capacity, and will be placed upon the market at a price that will bring it within reach of the most conservative.

That this new addition may be added to the present line, which will still be made here, the plant will need to be very greatly enlarged. There will be an extension built upon the north end of the main building, and a very large increase made on the present working force. It is the plan of the heads of the plant to make this wagon, or small truck in such numbers that the undertaking will be profitable to them, and will make the venture possible. That these trucks may be placed on sale at the low price that is anticipated, a very large number must be made. It is now thought that the number made will greatly exceed five thousand. If this plan is carried out, and every indication at the present is that it will be, the field that is covered by the Gramm trucks will be more than double.

The complete designs of this new wagon have not been settled, but the main features are fixed, and a number have been made that they may be entered in the Metropolitan automobile show this winter. One of the unneeded plans includes the adoption of a standard type of body for this new car, one that will satisfactorily meet the demands of every kind of trade, and which at the same time will allow all purchasers and prospective purchasers, will give to all the smaller machines a similarity which will make it easily recognizable among many others. This plan will not only greatly facilitate the turning out of the finished trucks, but will enable the factory to produce complete cars ahead of the orders. The old policy of this concern, which was lowered up till the present time with the heavier cars, was to allow the purchaser an option on the style of the body furnished. Of course with the smaller number of cars that have been made, it has been possible to have several types of these on hand, and should a design be selected which was in the shop, it could be soon equipped and sent out. On the other hand it was often necessary for the delivery to be delayed when the class was complete, that the body might be made.

When the output becomes as large in any one line as it will be in this new fifteen hundred pound truck, this mode of procedure would be impossible. Thus the change in this smaller body. In the past, at present, and it is thought in the future the larger machines are to remain with the optional bodies in furnishing a car all types of these bodies have been made at the local plant. From the flat platform bed that rests upon the frame to the complicated steel bin dumping body have been here manufactured and sent out.

The cars which have been out on the market in the past have been very similar in chassis design, and have all been equipped with the best that the trade supplies. They are all supplied with Continental motors, a universally adopted make that has everywhere given complete satisfaction. There have been two sizes in use at this plant, the one and two ton capacity trucks having been equipped with thirty horse power motors, the three and five ton with forty horse power. These motors, along with the necessary such as tires, lamps, etc., have been purchased, but all the remainder of the truck have been made in the local plant. The same will be the case with the new car.

The 1500 pounder in the chassis is completely settled and a number are now on the floor ready for the bodies. The office force of the Gramm Motor Truck plant here has changed several times of late, but in the main is the same that has stood for some time. Mr. T. M. Conner is at the present time the new superintendent of the plant, having taken office the first of the new year. Mr. H. L. Hooper has been in Lima for some time, being the assistant general manager, the highest official located here. His title of assistant is due to the fact that Mr. Willys, of Toledo, is the manager. To Mr. Hooper's ability and energy is to be credited the wonderful growth and increase in efficiency in the plant of late. A new sales manager has also recently come to Lima and taken charge of this department. He is Mr. H. H. Doring, a man whose residence in Lima is a decided boon to the citizenship. Mr. F. H. Watley is the purchasing agent for the Lima factory, and has an enviable position and one carrying with it great responsibility. Three Lima boys are very high in the offices of the Gramm company, and are being rapidly advanced. Mr. Virgil Kinsley is the head of the chassis assembling department; Mr. Fred Gooding is the first man under the sales manager, and Mr. Levi Reichelderfer has just recently been advanced to the position of the superintendent of the stock and production department. Record of these men is excellent, and they are a credit to their home city.

The Gramm Motor Truck company has done great things for Lima in the past two years of its location here, and will do a great deal more in the future.

HUNDREDS EMPLOYED

In Smaller Manufacturing Industries Throughout Lima.

THESE FACTORIES VALUABLE TO LIMA.

Some New, Some Old, But Each Holds Important Commercial Position.

In addition to the larger industrial institutions of the city whose operations are set forth in another part of this issue, Lima is also the home of many smaller manufacturing plants, all of which give employment to a host of mechanics and laborers and contribute their portion to the general welfare and prosperity of the city. Some of them are old and established, while others are in their infancy, and bid fair to increase and expand with the growth and industrial development of the city. It is not at all improbable that the future will see some of them take front rank with those mammoth concerns that are now closely identified with the city's progress.

Lima Crucible Steel Co.
The Lima Crucible Steel Company, organized less than a year ago entirely by local capital, is one of the infant industries of the city that apparently will blossom forth as an important addition to the city's industrial world within the near future.

The plant of the company occupies the old buildings in the extreme east end of the city, formerly the home of the Humane Horse Shoe Company. It is located on the D. T. & I. railroad, making the shipping conditions ideal. The buildings were thoroughly repaired and remodeled to suit the needs of the present company, and modern machinery installed.

Only recently the company contracted with a large shear factory in Fostoria to furnish a big shipment of steel shear blades, and this contract will keep the plant going at full capacity for several months. Exports made at the plant demonstrated the superiority of the steel blades over the malleable iron blades formerly used prior to the formation of the local company.

The company is also equipped to furnish steel castings of all kinds and shapes, and numbers among its customers, not only the manufacturing institutions of this city, but those of nearby cities.

The company is still in its infancy, but is rapidly growing, and improvements and new equipment is constantly being installed to meet the growing demands.

Machine Shops.
Two machine shops, organized when the oil industry was at its height in this section, still flourish in the city, and give employment to a large number of men. These are the Golley and Finley Iron Works, located at the corner of Main and Eureka streets, and the Sinclair and Morrison Company, located a short distance west of the Golley and Finley plant on west Eureka street.

Both of these companies do a general repair business, being equipped to handle heavy machinery and boilers.

Shurr-Ruffe Co.
The Shurr-Ruffe Company, located at 211-215 east Spring street, is one of the established industries of Lima, and gives employment to a large number principally girls and women. The company manufactures a patent specialty, and the product has an enviable reputation among the trade.

Flour Mills.
Lima is the home of two flour mills, the Model Mills and the Riverside Mills, both noted for the excellence of their product.

The Model Mills, located on south Central avenue between Spring and Elm streets, is much the larger of the two, and employs a larger number of men. The fame of "Pride of Lima" and "Charm" flour, its leading products, is state-wide, and both are extensively advertised throughout this section.

The plant of the Riverside Milling Company is located at 742 Bellefontaine avenue, and the company enjoys an established reputation.

Stone Companies.
The crushed stone industry is one of no mean importance to the city of Lima, and the output of the four local plants forms no small part of the freight tonnage sent to other parts of this city daily.

The plant of the Hiner Stone Company is located at 921 east North street, and is one of the largest in this part of the state. The company owns a large quarry in the end of the city, and the stone is of the highest quality.

The office and quarries of the Lima Stone Company are located at the intersection of Kibby street and the Spencerville road. The daily output of the quarry is quite large, and is also noted for the excellence of its quality.

The recent disastrous fire at the Goetschius Stone quarry, located four miles north of Lima, caused only a temporary suspension of operations there and the company is now better equipped than ever before. The buildings were rebuilt, and new and more modern machinery was installed to take the place of the damaged equipment.

Brick Companies.
Lima is the home of three building brick companies, all of which run at full capacity throughout the year. These companies furnish brick to local contractors, and also enjoy quite a large foreign business. This industry gives employment to a large number of laborers and teamsters.

The plant of Adam Simons and Sons is located on the north side of the Spencerville road, a short distance west of Glenwood avenue. It is a long established institution, and noted for the excellence of its product.

The Lima Brick and Tile Company, operated by C. A. Simons and A. McPherson is situated in the north eastern part of the city and is the successor of the Superior Brick Company, whose business and property they purchased. They manufacture building brick and drain tile.

The James J. Snyder Brick Company is located at the corner of Metcalf street and Grand avenue. The company manufactures the ordinary red building brick.

National Tile Roofing Co.
One product manufactured in Lima that is used all over the United States and which has an enviable reputation for durability and service is the double interlocking roofing tile manufactured by the National Roofing Tile Company. The plant of this company, which extends over quite a wide area, is located at the extreme end of east Kibby street, at the intersection of the D. T. & I. and the Erie railroad tracks.

The company was organized in 1903, and has enjoyed a prosperous growth from the beginning. It is financed and managed by Lima men, all of whom occupy an important position in the city's financial world. John R. Sinclair is president, Davis J. Cable, secretary, Charles F. Stoenbach, treasurer, Frederick Seymour, auditor.

At the present time the plant gives employment to thirty-five men in addition to the number employed in the office and sales department. The company has also in its employ about thirty roofers, whose work consists in putting on the roof after the squares are received by the consumer to whom they were shipped.

The capacity of the plant at the present time is 65 squares, each 100 feet square, per day, and is kept running at full capacity throughout the entire year to all orders.

Owen Brothers Expand.
Six years ago, in a frame building on Sugar alley, directly south of the rear of the Times-Democrat building, Owen Brothers, a firm composed of David Owen and Robert Owen established a business of repairing vehicles. Today the architects, Leech and Leech are preparing plans for these same Owen Brothers, who by June 1st, 1913, will occupy a brick building of their own located at the corner of Central avenue and Market street that will cover 3400 square feet of ground and stand three floors in height.

From the beginning, efficiency and reasonable charges for their work have been the two cardinal factors upon which their present success stands and there is no job too large for the Owen Brothers to complete and do it satisfactorily.

From a modest start which included principally repair work on vehicles, the Owen Brothers have grown until today their establishment work as fine as any in the country.

Automobile bodies and tops are two lines in which they specialize, and they are now building a body for Williams and Davis' automobile ambulance which will be the peer of any ever constructed.

Owen Brothers have kept abreast of the times and they are a credit to Lima.

Creameries.
An industry that has assumed large proportions in the city of Lima of late years is the creamery business, which serves hundreds of farmers within a radius of several miles from Lima, and has found a ready market for its product in this city and elsewhere.

The last few years has witnessed the organization and active operation of two immense creamery plants in the city, both equipped with the latest modern machinery and appliances, and both proving active competitors in the local market.

The White Mountain Creamery Company occupies the building at 122 west Wayne street, formerly utilized by the Novelty Sign Company, while the Ohio Dairy company have a thoroughly modern plant in the new Alteschul building on north Main street.

Ice Cream Manufactures.
Two ice cream factories, both doing a wholesale and retail business, supply the consumers in Lima and contiguous territory. One is the R. L. Graham Company, located at the intersection of east Market street and the C. H. & D. railroad company tracks, and the Bowers Ice Cream Company, located on west North street, between Elizabeth and West streets.

These factories are equipped with the latest and most modern machinery, and give employment to a large number of men.

Bottling Companies.
Three bottling companies are located in the city, and do an extensive business both in this city and in neighboring towns. The Christen Bottling works are located in the rear of 618 east Market street; the Consolidated Bottling Company only recently moved into its new and commodious quarters at 110 Water street; the Pabst Bottling works are located at the corner of Main and Elm streets.

All three of the concerns bottle and sell all kinds of mineral water and soft drinks.

Ice Companies.
Three ice companies manufacture and sell ice in this city and neighboring territory. Each of them has a modern plant, equipped with the latest machinery. They are the Crystal Ice and Coal Company at McDonald street and the Pennsylvania railroad; E. Hoyer and Son Ice Company at 675 west Market street; and the Lima Ice and Coal Company at 418 north Elizabeth street.

All three companies do a general wholesale and retail business in the city.

GREAT WORK BEING DONE

Y. M. C. A. Very Active in a Multitude of Different Ways.

RELIGION, GYM WORK AND NIGHT-SCHOOL.

Efficient Corps of Directors and Special Staff Meet With Success.

Board of Directors.

B. A. Gram, president.
Dr. W. H. Parent, vice president.
M. U. Basinger, treasurer.
E. M. Staples, recording secretary.
R. J. Plato, C. A. Graham, L. H. Kibby, G. A. Herratt, W. J. McLaughlin, F. W. Holmes, E. D. Webb, G. M. Plate, H. S. Enck, F. A. Burkhardt, L. E. Justus, G. L. Newton, F. C. Cunningham, E. D. Wallace.

Executive Force.

Frank Eberhardt, general secretary.
Henry Neff, membership secretary.
F. A. Nordquist, physical director.
H. S. Farrill, boys' work director.

One of the most important institutions of this city, as well as of almost every city in the country today, is the Y. M. C. A. Covering a field of endeavor which is not touched in any such completeness by other institutions or organizations, the work it is doing becomes greater every year that it continues.

The most peculiar part of the work is the innumerable paths upon which it pushes its activities. And with all the multiplicity, and notwithstanding the great work in each, which are constantly occupying its attention, it is still progressing in all departments and ever adding new ones.

It is doing a work that is wonderful in the religious field, the one for which it was primarily started. From

this, the work has extended and developed along the lines of the social, educational, the athletic or physical, the literary, and the making of a home and a retreat for men and boys in strange cities, until there is little that has not been undertaken, and carried out successfully.

Religious meetings are held every Sunday and at stated intervals during the week; bible classes among men, young men, and boys, are gotten together and carried along with great success; gymnasium work for men and boys is now one of the principal features, and the development of the physical powers that has been accomplished through this department of the Y. M. C. A. work has been a boon to citizenship and the health of the community; social matters given a great deal of attention this giving the members opportunity to become well acquainted one with another, and the latest and greatest of the Y. M. C. A. work, the conducting of a night school, whereby the men who are compelled to spend their days supporting themselves and others, may train their minds, and better fit themselves for life and advancement in their chosen lines.

The following, the bulletin for the week of January 13th, 1913, is a typical example of the weekly schedules that are followed week in and week out at the Lima Y. M. C. A.:

THE WEEKLY BULLETIN.

Monday.
4:45 to 5:15 p. m., Business Men's Class. Gymnasium.
6:15 to 7:30 p. m., Miyak Club, Lunch and Bible Study.
8:00 to 9:30 p. m., Senior Gym Class.

7:30 p. m., Apprentice School.
7:30 p. m., Literary Club meeting for organization.
12:00 M., Shop meeting at C. H. & D. and Locomotive Works.

Tuesday.
3:45 to 5:15 p. m., Elementary Junior Gym Class.
7:30 to 9:00 p. m., Intermediate Gym Class.
7:30 p. m., Arithmetic and Mechanical Drawing Class.
7:30 p. m., Ladies' Auxiliary Reception.

12:00 M., Shop meeting at L. E. & W.

Wednesday.
4:45 to 5:15 p. m., Business Men's Gym Class.
7:30, Leaders Corps' Gym Class.
7:30, Apprentice School.
7:30, Mass meeting Boys' Bible Classes.

Thursday.
3:45 to 5:15, Advanced Junior Gym Class.
7:00 to 8:30, Intermediate Gym Class.
7:30, Prayer meeting at all churches.
7:30, Arithmetic Class.

Friday.
12:00 M., Shop meeting at Ohio Steel Foundry.
3:45 to 5:15, Business Men's Club Gym Class.
8:00 to 9:30, Senior Gym Class.
7:30, Salesmanship Class.
7:30, Arithmetic Class.
7:30, Sunday School Athletic Association Meeting.

Saturday.
8:45 to 10:00 a. m., Elementary Junior Gym Class.
10:15 to 11:30 a. m., Advanced Junior Gym Class.
2:15 p. m., Gym, open to Senior Intermediate and I. B. M. C.
7:30 p. m., Sunday School Basket Ball. See schedule.

Sunday.
3:15 p. m., Men's Meeting in Auditorium, Y. M. C. A.

"I Acknowledge the Corn."
A slave was charged with stealing corn found in his possession. Having a sack with him, he was also charged with stealing that. He replied: "I 'knowledge de corn, but I ain't gwine to 'knowledge de sack."

ANDREW DeCURTINS

ARCHITECT

503 OPERA HOUSE BLOCK

NEW PHONE 1880

Terry McIntyre

Plumbing, Gas and Steamfitting

121 E. Market Street.

LIMA, THE CAPITAL OF THE SIXTEEN COUNTIES FORMING THE THIRD JUDICIAL DISTRICT OF OHIO

THE BEST CITY IN THE STATE

Extends to the world an earnest invitation to come to Lima and participate in its enterprise and progressiveness and share in its achievements.

They call the attention of the nation to the many unparalleled advantages that she offers to those who seek a place in which to locate a manufactory or engage in any branch of mercantile business; who seek a model city in which to live; who are looking for a place in which to educate their children; who would live in an interurban center; who would enjoy residing in a city of homes, and would appreciate a community of liberal and enterprising people.

Lima, the center of the great Ohio oil field and the home of the world-renowned Lima oil, has:

Population of 40,000 in the city and suburbs.

One of the largest oil refineries in the United States.

One of the largest independent locomotive factories in the United States.

One of the largest cigar manufactories in the world.

One of the largest steel casting plants in the United States.

Two of the largest automobile truck manufacturing plants in the state.

One of the largest candy manufactories in the state.

Two of the largest wholesale groceries in the state.

Finest retail stores to be found in any city in the state.

Seven of the strongest banks in the state manned by capable, efficient officers.

Manufactories producing more than 50 diversified articles.

One of the largest independent breweries in the state.

Schools of the highest grade from kindergarden to High Schools.

One of the largest pork-packing establishments in the state.

Railroad shops of two of the great trunk line railroads.

Five trunk line steam railroads radiating in all directions

Interurban lines radiating eight different directions from the city.

Twenty two churches with membership of 15,000.

Y. M. C. A. with a membership of about 1,000.

One of the best sewerred cities in the state.

50 miles of paved streets covering every part of the city.

About 500 miles of piked roads radiating in every direction with Lima as its center.

Labor conditions most favorable with an abundant demand for all sorts of skilled labor.

One of the best street car system to be found in the state

Surrounded by an agricultural county unsurpassed for fertility and affording the best opportunity for intensive farming, fruit growing and for raising all sorts of live stock, produce and agricultural products.

NATIONAL PUBLICITY EDITION

THE HUSTLING, BUSY, ENTERPRISING TOWN OF DELPHOS

DELPHOS, OHIO

A BEAUTIFUL PROGRESSIVE, HUSTLING CITY

Unrivalled Advantages for Location of Manufacturing Industries

ENJOYED BY THIS GROWING CITY.

Is Ideally Located in a Rich Agricultural Section.

The City is Well Supplied With First Class, Up-to-Date Stores.

DELPHOS, OHIO.

Unrivalled Manufacturing Advantages Enjoyed by Metropolis of Western Allen County.

Delphos, the beautiful and progressive little city which serves as the metropolis of the western section of Allen county, boasts of larger and better manufacturing establishments than any city in the state of equal population. Indeed, this city of alert and enterprising citizens has a number of manufacturing institutions of which any city in the nation would be proud, and in making its boast, it is easily backed by the facts.

The city of Delphos has been incorporated for more than a half century, and while its people have always been prosperous and thrifty, it is only within the past score of years that the manufacturing interests have been most rapidly advanced. Delphos is ideally located, in the heart of a rich agricultural section and with railroad facilities the equal of any city in the state, five main lines touching the city, and affording the best of rates from Chicago, and other leading trade centers. Labor conditions are ideal, and industries which have located there have experienced no trouble in securing all necessary labor to carry on their business. The city is supplied with special advantages as a place in which to reside, having a plentiful supply of pure water, electric light and gas systems, the best of public and private schools, well improved streets, comfortable homes and a low rate of taxes.

There are something like two dozen splendid manufacturing concerns located in the city, including the great Delphos Manufacturing Company, producing galvanized sheets and all kinds of galvanized implements. This company is capitalized at \$300,000 and employs 300 people. The Delmer-Wemmer cigar factory employs from 200 to 300, while other leading concerns are the Delphos Bending Company, bent wood work; John T. Hoine & Sons, building material; John C. Schaffer, hardwood and bandler; Lima Builders Supply, terra cotta and galvanized pipe; paper mills, flour and corn mills, elevators; brewery; stone quarries; and other industries.

In the financial circles, Delphos enjoys high rank, having a number of citizens who are rated high. The city has three banks, all progressive and successful, a number of wholesale establishments doing a large business, while its retail merchants are to be ranked with the best to be found in this section of the country.

THE SWINK PRINTING PRESS CO.

Manufacturers of Printing Presses.

The manufacture of printing presses of the higher grade has not been undertaken by very many manufacturing concerns in this country, for it has been recognized as one of the difficult pieces of machinery to build, demanding absolutely accuracy, the best of materials and the highest of mechanical skill. However, Allen county can boast of a printing press factory and one that is turning out a high grade press which is not to be excelled by any other manufacturing concern in the superiority of the work which can be turned off of it.

The Swink Printing Press Company is one of the newer establishments located in Delphos, O., and it likewise gives promise of becoming one of the most prominent and largest in this thriving little city, as well and widely known because of its great manufacturing establishments. The company has now been engaged in manufacturing for about two years, and are turning out from eight to ten presses per month, though they have the facilities for a much larger production, which is sure to be demanded when the excellence of their presses and the superior grade of work which they can produce is more generally known among printers. The establishment of a printing press factory is by no means a small undertaking, since the printer of publisher demands

to know what the press can do before investing the money necessary to purchase one. Thus it is that the Swink Company is beginning somewhat modestly, though within the last 60 days the company has sold more than a dozen of its handsome two-cylinder, two-revolution presses, which are designed for the papers published in the towns and small cities and for job offices. The start has been most gratifying to the promoters, and they feel that success is guaranteed, since every press so far sold has given the most perfect satisfaction.

One of these presses installed in the establishment of Chas. R. Lawes, of Chicago, has turned out some work in colors which would baffle the unskilled to distinguish from the best of the lithographer's work. All turned out are guaranteed to do the same grade of work. The plant of the company is modern in every respect, and within a short time it is expected to be turning out presses by the dozens where one is now produced. The company has the backing of men who have succeeded in business, and whose methods are those that will make a success of any work undertaken. The officers are H. L. Leilich, president and manager; C. J. Leilich, secretary and treasurer; C. B. Swink, vice president.

THE DELPHOS MANUFACTURING CO.

Manufacturers of Galvanized Sheets, Roof Products, Tanks, Etc.

The pride of Delphos—and indeed one of the distinct prides of all Allen county—in a manufacturing way is the Delphos Manufacturing Company, engaged in the manufacture of all kinds of useful articles from galvanized iron. And this plant is of such dimensions and character as would make any community proud of it, since it is one of the largest and foremost in the whole country engaged in its line of manufacturing. The Delphos Manufacturing Company has been established for eight years, and these years each have been of success and progress. The plant has been enlarged from time to time, and it now embraces 12 buildings, including factories, a magnificent two-story office building, lumber sheds, etc., and another enlargement may be looked for, as there is demand for more of the products of the company than the present plant can furnish. They are generally extending their trade territory and their products are now finding their way into practically all the states of the Union, Canada and foreign countries. The Delphos Manufacturing Company are manufacturers of galvanized sheets, roofing products of all styles both painted and galvanized, galvanized eave troughs, conductor pipe, oil cans, tanks, etc. These goods are all of the highest quality, and where introduced they have found ready sale, and are always readily shown in competition with any other goods manufactured. The plant is located on Pierce street and the tracks of the Pennsylvania railroad, and the buildings and sheds cover four acres of ground, affording a floor space of 167,739 square feet while they have a total of 2,700 feet of sidetrack running through the plant, and affording the best of shipping accommodations. The company is incorporated under the laws of Ohio and has a capital stock of \$100,000, and gives regular employment to four hundred skilled workmen and office force. Its pay roll is the largest in Delphos, and with but two exceptions, the largest in Allen county. The value of its annual production will range well up with the largest plants in the county, and while the company meets with strong competition in the markets of the country it is enabled to sell its full output and make a very neat dividend for its stockholders. The great success which has marked the career of the Delphos Manufacturing Company is due largely to the broad-gauged, liberal and humanitarian methods employed by the officials in the conduct of the business. They are masters of the industry in which they are engaged, and they get the maximum amount of work from employees through the best and most considerate treatment. They have many manufacturing advantages in Delphos, enabling them to manufacture at prices to compete over the country successfully. The officials of the company are H. L. Leilich, president, O. T. Ross, vice president, C. J. Leilich, secretary and treasurer. They are able, conservative and yet progressive business men.

DELPHOS BENDING COMPANY.

Manufacturers of Bent Wood Work.

Among the distinctive manufacturing establishments of Allen county is that of the Delphos Bending Company, engaged in the manufacture of Automobile and Buggy Bows and general bent wood work. This company has recently changed name and ownership, having formerly been known as the Delphos Hoop Company, and under the old regime it was engaged principally in the manufacture of wooden hoops, but when it passed into the hands of the present owners the name was changed to Delphos Bending Company, and the manufacture of the auto and buggy bows and other lines of bent wood work was engaged in as the principal output of the plant. The change of the character of the manufacture has necessitated the enlargement of the plant and the installation of a considerable amount of new and improved machinery, and the plant is now under way in full

swing, producing a large amount of supplies which are sold to the largest manufacturing concerns over the country. The additional buildings required have not all been completed but sufficient progress has been made so as to permit of a good output, which will be steadily increased as demand requires. The plant has the advantage of the best grades of timber in the manufacture of bows and other work, and there has been no trouble experienced in finding a ready market. The new owners of the company are familiar with the line of work in which they are engaged, and their ability in this line is the best. The officers of the company include: H. S. McLeod, president; H. J. North, vice president and treasurer; M. J. Justus, secretary. They are a class of the progressive men of the country who accomplish large undertakings and they have found a cordial welcome into the ranks of manufacturers in this county.

THE LIMA CONTRACTORS' SUPPLY CO.

The success of a manufacturing establishment rests upon three special necessities—quality of the manufactured product; integrity and business ability in methods of business; the ability to reach the consuming markets of the country. And herein may be found the reasons for the phenomenal success of The Lima Contractors Supply company, which is located in Delphos, Ohio, near the C. H. & D. railroad tracks and south of Forest park. This company is engaged in the manufacture of culvert pipe, sectional cast iron pipe and galvanized corrugated metal culvert pipe. The plant is one of the largest of its kind in the country and it is claiming the whole of the United States as its trade territory at present, with prospects of extension into other countries as soon as the production can be brought up to an amount sufficient to more than supply the demand in this country. The plant is far from this point at present.

The Lima Contractors Supply company is experiencing a wonderful growth. It has put quality into the products manufactured; installed the best of business methods, and it has been successful in placing its products in the markets in nearly all of the states of the Union, while the great Good Roads Machinery company is using the culverts in its work all over the country, giving an advertisement advantage that is difficult to estimate.

This concern was organized in 1907 as Feltz & East, and was a selling agency. In 1909 the name was changed to The Lima Contractors Supply company, at that time located in Lima, and in 1910 this company bought the present plant in Delphos and has since been manufacturing the products as outlined above. They are incorporated under the laws of Ohio and have ample working capital for a most extensive business. During last year, the second of the

company's manufacturing career, it sold culvert pipe of different kinds to an amount considerably in excess of \$100,000 and the present year will overtop those figures by far. As a matter of fact, the product of the plant is snapped up as fast as it is possible to produce it, and then the demand is not supplied. They are producing about 1500 tons of cast iron sectional and other culvert pipe in like amounts. From 50 to 70 expert workmen or employed the year round.

The officials of this company are men of the best business ability and strictest integrity, honorable in their dealings at all times. They include S. Jones Phillips, of Kenneth Square, president; C. L. Moore, Lima, O., vice president; A. C. Feltz, Delphos, O., secretary and treasurer. The above, with W. T. Agerton, Lima, O., and G. F. Monfort of Plattsburg, Pa., compose the directors.

C. SCHERGER & SONS.

Marble and Granite Works.

Making a specialty of the manufacture of monumental work, the firm of C. Scherger & Sons, located in Delphos, Ohio, are among the largest manufacturers of marble and granite work in this section of the country. This firm has been established for many years, and it has had extensive dealings with people all through this section of the country, affording the highest class of workmanship and the most perfect finish in the filling of all orders for either marble or granite. They secure their rough product from Vermont, Massachusetts, Missouri and other sections of this country, while they also import the finer qualities of marble produced in foreign countries. They are doing an extensive business, selling through catalogue and agencies, and whenever they secure an order it is completed in the most satisfactory manner.

DELPHOS GROCERY COMPANY.

It is with great satisfaction to the housewives and buyers of Delphos that for the most important staples of life, groceries, they don't have to go to the larger cities even for the choicest of "extras" for it is their good fortune to have a high class store at home. This store is that of the Delphos Grocery Company, at 226 north Main street, which is solely owned by Mr. H. B. Fisher, who gives its management his personal attention, and with his more than quarter century of experience in the grocery business, and as a member of this present firm, he is perfectly qualified to conduct a store that will please the people of the city and supply the best of the products demanded by them. The Delphos Grocery Company makes a specialty of country produce and they pay the highest market price for such produce to the farmers. Mr. Fisher is one of the most substantial and progressive of Delphos' citizens.

The Delphos Manufacturing Co.

Manufacturers of

Galvanized Sheets
Roofing Products
Galvanized Eave Troughs
Conductor Pipe
Oil Cans, Tanks, Etc.

Delphos, Ohio

THE OLD NATIONAL BANK

GENERAL BANKING BUSINESS

Capital Stock Paid In
\$125,000.00

LIMA - - - OHIO

THE CITY BANK

LIMA, OHIO

Transacts a

General Banking Business

City Bank Building

The Elmer D. Webb Company

Real Estate, Insurance, Loans and Bonds
56 1-2 Public Square, Lima, Ohio

Kemmer & Company

General Insurance Agency
Room 1, Wise Block, Lima, Ohio

BEACH LAND CO.

Real Estate, Farms and Loans
320-321 Holland Block, Lima, Ohio

CLINTON E. HIGGY

Dry Goods, Notions and Ladies' Wear
61 Public Square.

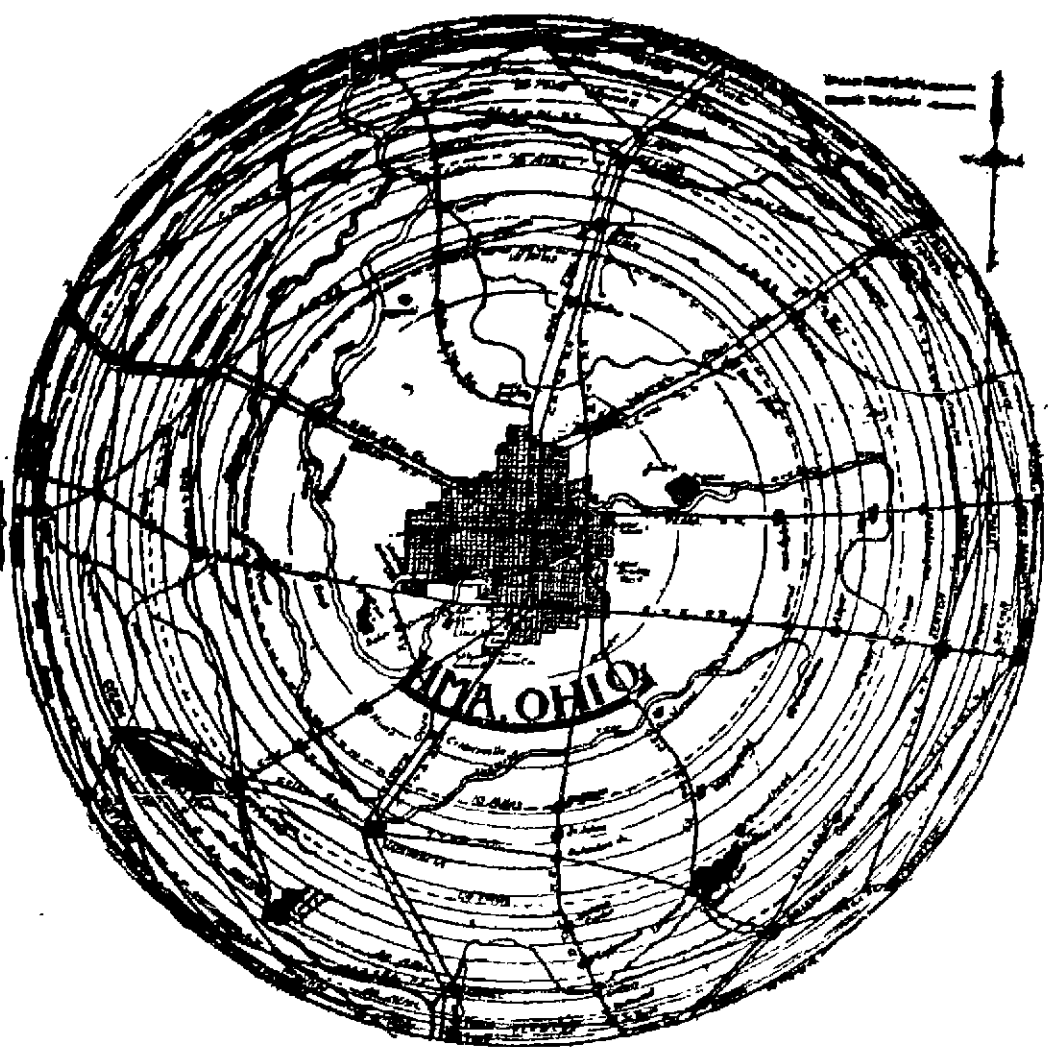
Lima Packing Company

Meat Packers and
Wholesale Dealers

215-221 South Central Ave., Lima, Ohio

LIMA, THE CENTER POINT IN THE GARDEN SPOT OF OHIO

The City of Opportunity In Northwestern Ohio.



And A Few Of The Good Things She Has To Offer

TELEPHONE SERVICE.

One company, 7,000 subscribers; rates, \$1.50 to \$2.50 per month; service unlimited.

WATER.

Municipal plant, supply capacity 650 million gallons.

METROPOLIS.

Of Northwestern Ohio.

POPULATION.

40,000 live people—increasing every day.

PROPERTY VALUE.

Over \$20,000,000. Tax value increase in one year \$1,700,000. Rate one per cent.

MANUFACTURING SITES.

Near Lima, property tax rate six mills.

RAILROADS.

Six; four transcontinental, thirty-five daily passenger trains; unsurpassed freight facilities.

STREET CAR SERVICE.

Fourteen miles are now in operation, covering every part of the city; six tickets for twenty-five cents, universal transfer.

INTERURBAN FACILITIES.

One hundred and fifty-eight interurban cars arrive and leave the city every day on two great interurban systems with lines that connect with others that traverse Ohio, Michigan, Indiana, New York and Kentucky. These trains carry, in and out of Lima, over 5,000 passengers daily.

SECOND GREATEST INDEPENDENT LOCOMOTIVE PLANT IN THE UNITED STATES.

Cost of addition now in progress \$2,000,000; number employed 3,000.

OIL REFINERY.

Solar, producing capacity 8,000 barrels daily; employ 700 men; good investment.

BUSINESS PROPERTIES.

Increase valuation during past five years of about 40 per cent, probable increase 50 per cent during next five years.

LIMA'S LEADING MERCHANTS.

F. W. DRAKE

Coal, Builders' Supplies, Hay, Grain and Flour.

Among the progressive, enterprising and very successful business men of Lima, the name of Mr. F. W. Drake should be mentioned with the foremost. Mr. Drake has been engaged in business in Lima for fourteen years, and while he is, as many other very successful business men and firms, and a very modest beginning, he has developed a business that now ranks large of its kind in the city. This development on the part of Mr. Drake has been watched by his friends and well wishers with a considerable degree of pride, for every step forward has been made as the result of real grit and business acumen.

Mr. Drake is a dealer in coal and builders' supplies, and a jobber of spring and winter wheat flour, and in all these lines he has a splendid business, covering a considerable territory. His offices, warehouses and yards are located at 320-335 east Market street, with the tracks of the C. H. & D. and the Lake Erie & Western railroads bounding on the west and north. This gives him undisputed right to the best of shipping facilities, a very important consideration when the weight of the materials and products handled by him are taken into consideration. In the coal line he handles all the best lines, including Anthracite and the Bituminous, or soft coal, and he carries ample supply of both to serve his patrons and has plenty of delivery help to insure promptness in the filling of orders. Charcoal is also handled. In the way of building supplies, Mr. Drake handles very important lines and the best of materials in those lines, which include:

cement, plaster, lime, sand, land tiles, sewer pipe, fire brick, blue bricks, fire clay, cement blocks, etc. Mr. Drake has the best equipped cement block plant in this part of the country, equipped with all modern machinery having a daily capacity of 500 blocks. In fact, standards handle all kinds of the best grades of hay and grain, poultry food and poultry remedies. Mr. Drake makes a specialty of his logging business in spring and winter wheat, domestic and in this business he is one of the largest dealers in the city.

Mr. Drake had his business beginning in Lima thirteen years ago, starting in a modest way at 125 south Central avenue, and from the beginning his business prospered. Each year shows a little better percentage on the right side of the ledger. A thirteen years business growth at the old stand and finally he was forced to find larger and better quarters, resulting in his present location, which affords him frontage on the railroad tracks on the west side of the city while he fronts on Market and Lake Erie roads. He employs eleven men and seven delivery wagons.

JACOB PIPER

The Leading Retail Grocer.

Forty-seven years is a goodly period to give your fellowman the best of service in any capacity, and when you find a retail grocery establishment which has been conducted successfully in the city for forty-seven straight years, well you have found one of the greatest exceptions in business. Mr. Piper, who is an exceptional man in many of his splendid traits has been in charge of this store for eleven years and when he entered the grocery business, he carried with him the determination to give his customers the things that they desired and at the most reasonable prices consistent with sound business methods. And in consequence,

RENTS.

Modern houses \$12.00 to \$20.00 per month.

ELECTRIC CURRENT.

Domestic use, three to seven cents per K. W. For manufacturing uses, liberal special contract. Light rate one and one-half to three cents per K. W.

NATURAL GAS.

For domestic use, 33 cents per thousand; artificial, one dollar per thousand.

COAL POST.

Run of mines, \$2.00 to \$2.05 per ton, f. o. b. Lima.

CHEAP EXPRESS.

Six of the leading express companies have offices in our city and one interurban company provides an express at freight rates, handling shipments from one pound up to 50,000 pounds, car loads. Over 100,000 shipments received and forwarded in one year from Lima.

GREAT CIGAR FACTORIES.

Making cigars of world-wide fame, furnishing well-paid employment to two thousand persons, male and female—no need for drones in Lima.

NEW INDUSTRIES.

Now constructing means an investment of about \$7,000,000 in industrial affairs and will add over \$8,000,000 to the annual wage distribution among the residents of Lima.

BUILDING AND LOAN ASSOCIATIONS.

Five, with capital and resources of over five million dollars. Loans made on approved real estate.

SCHOOLS.

Graded system, fourteen buildings, 151 teachers, also two parochial schools.

CHURCHES.

All denominations, 35 churches.

HOTELS.

Twenty; American and European.

THEATRES.

Three.

PARKS.

Five; amusement and public; and

THE LIMA DRIVING PARK, COSMOPOLITAN CITY.

Where a large percentage are householders and owners and where good citizenship is paramount.

DAILY NEWSPAPERS.

Three.

PUBLIC LIBRARY.

10,000 volumes.

BANKS.

Six with combined capital and deposits of over four million dollars and loans of three million, five hundred thousand dollars, annual clearings, twenty million dollars.

OTHER INDUSTRIES.

The Roofing Company, Car Factory, Iron Works, Brewery, Ice Plants, Mattress Factory, Tannery, Ice Cream Factory, Brick Works, Glove Factory, Cigar-box Factory, Postcard Factory, Shirt Ruffle Company, Hat Factories, Gas Engine Works, Carriage Manufacturers, Large Creameries, Cement Block Manufacturers, Building Material Manufacturers, Electrodie Manufacturers, Oil Engine Manufacturers, Buckeye Pipe Line (OIL).

AUTO TRUCK WORKS.

Two, one the White-Gramm, the largest exclusive truck making factory in the world. Gramm-Bernstein, a new concern manufacturing "The World's Best" truck. Very promising outlook.

STEEL FOUNDRIES.

Making steel castings for locomotives and other machinery—increasing product.

RETAIL STORES.

In all lines that in appointment, stock and prices will compare favorably with those of New York, Chicago and other large cities.

LIMA IS IN THE VAX OF PROGRESS OF THE PROGRESSIVE CITIES OF THE PROGRESSIVE STATE OF OHIO.

Come join with us and share with us the broadening light of progress whose star mounts and beckons us to two higher spheres of industrial life.

quency, his business was successful from the very start, but, of course, was conducted upon the broad and extensive system as at present.

Mr. Piper's store is not alone the oldest grocery establishment in the city, but it is also the largest retail store, and certainly there is no other store which handles higher grades of groceries for Mr. Piper keeps the best that are placed upon the market. This store is located at 131-133 west Market street, and is one of the most attractive retail establishments to be found in the state. His goods are beautifully displayed, and everything appears as "clean as a pin." He handles a very large trade employing twelve to fifteen salesmen and using two delivery wagons and one auto truck.

Mr. Piper is one of the most highly regarded citizens of Lima, being public spirited and honest in his dealings with his fellowman.

VICTOR CARDOSI CO.

Wholesale Foreign and Domestic Fruits.

For twenty-three years Mr. Victor Cardosi has been regarded as one of Lima's leading merchants, and in the conduct of his business as the Victor Cardosi Company, commission merchant, he has built up an exceptionally fine business. The business of the company is located in the new Cardosi block, one of the most attractive and best arranged business blocks in the city, and in the handling of his lines Mr. Cardosi has all the advantages of modern storage arrangements coupled with the convenience of a private railroad, over which connects with all railroads entering the city, giving the best transportation facilities.

The specialty of Victor Cardosi & Company is foreign and domestic fruits, and they import direct the best fruits from the southern countries, while all the seasonable fruits grown in all parts of the United States are handled. The company

FOREWORD.

In the preparation of this edition of the Times-Democrat for the information of those without the gates of this metropolis of northwestern Ohio or as the title recently acquired reads, "The capital of the sixteen counties comprising the third judicial district of Ohio," as well as for the approval of the citizen happily residing within the precincts of the city of Lima, it has not been the intent of the publishers to dwell upon her industrial, civic and social developments, biographically, to an extent beyond that which concerns the public of the present generation.

In the popular parlance of the day "boosting" is a quality highly valued to the growth of any American community and in the possession of that sterling

Mark of Integrity. Lima may today be justly proud of hundreds, even thousands of men and women in all walks of life who will insist that the real hub of the Universe lies in the county seat of Allen county, Ohio.

As an institution operated in the interests of all the people and ever striving toward the betterment of a Greater Lima, The Times-Democrat has made an earnest effort to compile such data and items of civic nature as will be of public interest as well as an educational advantage especially to those who are perhaps not conversed with the really

Great Factors which are today advancing Lima rapidly toward the foremost ranks of the progressive cities of the state and nation.

If the information herein contained has a tendency to appeal to your better "boosting" nature, the purpose of the publishers has been accomplished and the effort well repaid.

A City Substantial.

A close observer of commercial and industrial conditions in Lima at the present time cannot but be aware of its exceptionally substantial position as compared with many of her sister cities not only in this state but even beyond the borders of Ohio.

From every angle of viewpoint "stability" is of necessity a recognized element in the financial fabric which must obtain in order that any city may not only grow but maintain her development along lines which form a sure foundation for future success and further civic advancement.

Local Markets.

One factor which has brought Lima to a secure position in the front rank among the progressive cities of the middle west is the undeniable superiority of her retail markets. In no line of merchandise and at no season of the year can the buying public in Lima and surrounding territory do better either in quality or in price than right here at home, the flashy alluring inducements of the mailorder houses and other outside concerns to the contrary, notwithstanding. It is a well known fact, attested to by those who have learned the lesson of economy only by experience, that Lima merchandise is, in the end, not only the most economical but the safest as to full value received, that the local public can invest its money in.

The same thing may truthfully be said of Lima's wholesale dealers, regardless of what particular commodity may be desired.

An honest comparison with outside prices and quantities will also prove this assertion to the full satisfaction of the dealer in the wholesale market.

THIS DOES LIMA DEVELOP AND SUCCEED.

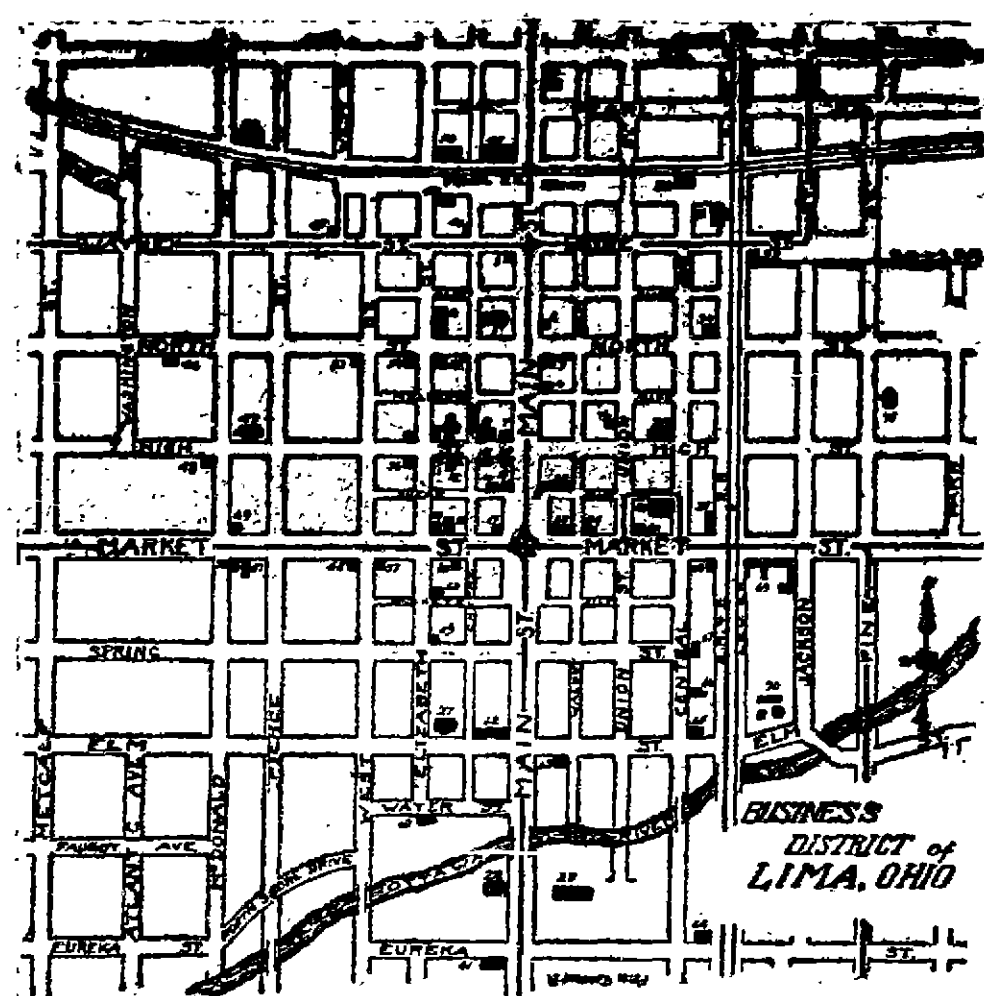
handles a large business, supplying many of the local retail houses, and shipping throughout the territory surrounding. They have a business record of twenty-seven years in this line of business, the first four years having been spent in Weston, O., but Lima was selected because of its superiority as a distributing point. They are located at 124 north Central avenue, and give employment to seven people.

Mr. Cardosi has manifested a spirit for the best of everything since locating in Lima, as is manifested in his building. He is public spirited and enterprising and fully deserving his success.

CUNNINGHAM'S DRUG STORE.

Lima has reason to be proud of the fact that she has a line of drug stores that are as up-to-date as any in the country. Among the leaders in this line in Lima is the store of Harold Cunningham, 128 south Main street. Drugs and medicines and sick room necessities are handled here in large and liberal quantities and are always fresh. In purchasing drugs one should discriminate as to the person handling them and choose a druggist in whom they have confidence in both ability and education. Mr. Cunningham takes special pride in the fact that his drug stock is kept up to the minute. The fact that the patronage of Mr. Cunningham is large and steady accounts to a large degree for the freshness of his stock which is constantly being sold out and replenished. "Nothing but the Best" is the motto for this store, and that the motto is carried out is evidenced by the trade enjoyed. Established for a number of years, this drug store has gained wide reputation for the care and thoroughness of the prescription department. It being known that only the purest and freshest drugs are used in the filling of prescriptions, The Cunningham store affords the

Lima's Business District As It Appears Today.



INDEX OF BUSINESS DISTRICT MAP OF LIMA.

- 1—Court House and Jail
- 2—Metropolitan Bank.
- 3—Hotel Norval.
- 4—Lyric Theatre.
- 5—Courtland Hotel.
- 6—Elks' Home.
- 7—Old National Bank.
- 8—Faurot Opera House.
- 9—Auditorium.
- 10—Colonial Hotel.
- 11—Government Postoffice.
- 12—Manhattan Hotel.
- 13—Oakland Hotel.
- 14—City Buildings.
- 15—German-American Bank.
- 16—First National Bank.
- 17—Empire Hotel.
- 18—Lima Trust Co.
- 19—Orpheum Theatre.
- 20—Cadillac Hotel.
- 21—Y. M. C. A.
- 22—Western Ohio Elec. Ry. Depot.
- 23—City Bank.
- 24—Waldo Hotel.

most courteous of treatment and customers are made to feel that they are welcomed. The store handles a complete line of drug sundries, toilet articles, cigars, and in addition runs a nurses' registry where the family or physician can secure a well trained nurse by simply calling up the store and no charge for the service, both graduate and practical nurses are supplied. He also carries the only stock of surgical instruments in northwestern Ohio in connection with trusses, abdominal supporters, elastic bandages and stockings. You can get it at Cunningham's is your best bet.

ALBERTS' Millinery and Hair Goods Store.

This is the season when husbands fit quickly by the millinery windows, and from a safe distance, exhort their spouses to flee temptation. Somehow or other, temptation gets the better hand and the wages of the sin is not death, but bills. The style magazines have been all "het up" about it for a couple of months. Numerous experts have ascribed the tendencies in styles. These "tendencies" are very interesting—but the realities are vital. These various writers have set the scene and played the overture—but they forgot the plot—which is entitled, "Where can we see them and what will they cost?"

To the ladies of Lima and surrounding territory this answer is easy—a visit to Albert's Millinery and Hair Goods store, Orpheum building, on west Market street.

There is to be found all that is described as most beautiful in the magazines for the headwear. The two floors of this building are well equipped for just the business which they have been set to, the first floor to the display of the beautiful hats and the second to the manicure and hairdressing parlors. Experts are found to serve the customers in each thing is afforded to make the place one of the most attractive to be found in Lima. Phil H. Albert is the proprietor of this establishment.

J. K. FETTER & SON Implements and Vehicles.

An important business change was effected in Lima on September 1 last when J. K. Fetter & Son purchased the business of Wright & Armentrout, dealers in vehicles and implements, 122 south Central avenue. The old firm had a good business and a well selected stock, but as is generally accepted, "the new broom sweeps clean," and in this case the old addage fits, for the new owners have improved the business in a good many ways. First, new stock has been added, and the capacity of the business increased. Then new methods have been brought into the conduct of the business, which are proving most

25—Lima House.

- 26—Harrod House.
- 27—Ohio Elec. Ry. Union Station.
- 28—Uhlman Hotel.
- 29—Armory.
- 30—Central Market House.
- 31—Penn. R. Ry. Depot.
- 32—C. H. & D. R. R. and L. E. & W. R. R. Depot.
- 33—D. T. & I. R. R. Depot.
- 34—Memorial Hall.
- 35—Public Service & Safety Bldg.
- 36—J. M. Sealts Sons, Wholesale Grocers.
- 37—Moore Bros., Wholesale Grocers.
- 38—C. H. & D. R. R. Shops.
- 39—St. Rose Catholic Church.
- 40—Crystal Ice & Coal Plant.
- 41—Power Plant Ohio Elec. Ry. Co.
- 42—Lima Mattress Factory.
- 43—White Mountain Creamery Co.
- 44—Lima Ice & Coal Co.
- 45—Penna. R. R. Freight Depot.
- 46—German Reformed Church.

popular with the large custom of the firm. Messrs. Fetter & Son are both men of experience in the business and popular with the trading public. They are thorough business men, with fair and honorable methods in dealing with the trade. They have high standing in the business community. The junior member of the firm is Mr. O. D. Fetter.

Fetter & Son carry an exceptionally fine assortment of vehicles, handling the leading makes of the best manufacturers. They also carry practically everything in the way of implements and are well prepared to take care of the business of the farmers. In addition to these lines, they handle the DeLaval separators, gasoline engines, ornamental and light fencing and much other needful material.

FEIST & BOWMAN New and Second Hand Furniture and Storage.

The new and second-hand store, providing everything of practical utility in the domestic household, is one of the desirable institutions in any city. Feist & Bowman, doing business at 223 south Main street, are one of the notable firms of this character in Lima. This firm keeps their store well replenished and full of all kinds of new and old furniture. New and second-hand stoves, furniture, musical instruments and all kinds of household goods are found in this establishment. They buy and sell the very best bargains to be found in any store in Lima are offered by them. All kinds of household goods are bought and exchanged.

The store of Feist & Bowman furnishes a good place to get bargains in furniture and the various articles of special need in a room or a house, and it is especially providential for a goodly portion of the population by reason of the low prices prevailing for such goods. They also have a fire-proof storage room wherein they will store goods at very low rates. The members of the firm are Theo. Feist and Homer Bowman and both are live and progressive business men.

PATTERSON BROS. Coal Dealers.

A new entry in the coal business in Lima is the firm of Patterson Bros., who have been engaged in the saw mill business, having some time ago purchased the old plant of the Excelsior and Lumber Company after that industry was partially destroyed by fire. The coal yards of the Patterson Bros. are located at the site of the mill on the tracks of the Pennsylvania railroad, and they have an excellent position from which to supply a large portion of the population with coal. It is the purpose of this firm to handle a number of grades of soft coal, and at present they are drawing their supply from West Virginia, where they secure the celebrated Pocahontas soft coal, and from Jackson, Ohio.

W. H. RAILING Groceries and Meats.

Mr. W. H. Railing has been established in the grocery and fresh meat business in Lima for ten years, and for that same period of time he has been serving his neighbors with such commodities as gave perfect satisfaction. As an instance of this, many of his first customers are still his patrons, and this could not be the fact unless they had always been satisfied.

Mr. Railing has held his trade through fair and upright dealings and by always giving the best in the market. His business requires two assistants, and one delivery wagon. In his stock may be found at all times a fresh supply of nice groceries, such as flour, sugar, coffee, teas, canned goods, fruits, vegetables, etc., while in his market room there are all sorts of dried and fresh meats.

FRANK HOBERHOUSER Groceries and Meats.

For eleven years Mr. Frank Hoberhouser has been serving the grocery trade in the neighborhood of his store at 747 north West street. This is a splendid section of the city, a section where the people demand the best there is to be had for their table supply, and this they know that they can always find in the store of Mr. Hoberhouser. The store is central to the community and enjoys a very large patronage, the proprietor always trying to show all possible favors to his trade and catering especially to their wants in the character of the stock carried. Mr. Hoberhouser sells at low prices as any grocer in the city, it matters not where he is located, and certainly there is no store that can boast a better selected stock. He knows what is good and he demands that his orders be filled with the best when they are placed. He handles all kinds of fancy groceries, smoked meats, baked goods, fruits and vegetables that are seasonable. He makes a special effort to keep such stock as is newest on the market, and all supplies that come from the farm are to be found in this splendidly stocked store.

EFFICIENT COUNTY AND MUNICIPAL GOVERNMENT

DEMOCRATIC IN MAJORITY

In Allen County's Most Efficient Official Family.

CITY POLITICS SPLIT THREE WAYS.

Prospects for Needed Civic Improvements Brighter for 1913.

District Officials.

Member of Congress—J. H. Goeke, Wapakoneta.

Judges Appellate Court—Michael Donnelly, W. H. Kinder, Phil M. Crow.

Judges Common Pleas Court—William Klinger, supervising judge, F. C. Layton, H. T. Mathers, John P. Cameron, Charles R. Scott, E. S. Mathias, John P. Bailey.

State Senator—Daniel F. Mooney, St. Marys.

Allen County Officials.

State Representative—Ray R. Kennedy.

Clerk of the Courts—Chas. A. Graham.

Sheriff—F. Marion Watt.

Prosecutor—James J. Weadock.

Assistant Prosecutor—O. O. Barr.

Recorder—Frank Stepleton.

Auditor—Jasper W. Douglass.

Treasurer—Harry N. Lamberton.

Probate Judge—John N. Hutchison.

Coroner—Dr. Albert Pfeiffer.

County Commissioners—A. L. Frey, S. H. Arnold, and Arthur L. Fisher.

County Surveyor—J. F. Cupp.

Superintendent Allen County Infirmary—Delbert McBride.

Board of Review—Louis Koch, Minor Crossley, E. M. Botkins, Guy Custer, secretary.

Board of Elections—John H. Klatte, W. M. Guyton, Frank Hullinger, J. M. Wallace, Clerk, A. J. Morris.

Court Stenographer—Walter M. Scott, Assistant, Walter M. Bowman.

Superintendent of Children's Home—D. W. Higby.

The political complexion of Allen county is democratic. For the past two years the official family whose names appear above, have served their constituents, regardless of party affiliation, faithfully and well.

As this excellent service as much as any other element may be attributed to the sweeping victory attained by the democrats at the polls in the fall election of 1912 at which time the entire county ticket was elected by decisive majorities.

At that time Kennedy, Watt, Weadock, Stepleton, Douglass and Fisher were elected to their second terms and the following candidates, all democrats, were elected for their first terms:

Clerk of the Courts—Daniel Bowman.

Treasurer—W. E. Tussing.

Probate Judge—Fred C. Becker.

Coroner—Charles Curtis.

County Commissioners—Beach Graham and Enos Huffer.

County Surveyor—John K. Brice.

In every department and sub-department the affairs of Allen county are conducted along lines which always make for greater efficiency and economy in the expenditure of the county's funds.

Looking to the Future.

So great has been the progress and consequent increase in the business of the county that an extensive increase in the size of the Allen county court house is at present contemplated and plans covering the needs of the Allen County Bar Association have already been submitted by the architects, McLaughlin and Tuskens.

The proposed improvement will require a bond issue of about \$200,000.

Lima City Officials.

Mayor—Corbin N. Shook.

Mayor's Clerk—M. L. Mayer.

Safety Director—Edwin Blank.

Service Director—James Morris.

Solicitor—Walter Jackson.

Auditor—Baylis Simpson.

Treasurer—Frank Cunningham.

Engineer—Guy Crayton.

Clerk of Council—H. J. Lawlor.

President of Council—M. S. Bowler, M. D.

Health Officer—A. L. Jones, M. D.

Lima Water Works—Superintendent, S. Ad. Lytle; secretary, W. A. Burkhardt.

Members of Council—Councilmen—large, Harry Bryan, Guy Custer and Miles Standish; Ward Councilmen, 1st ward, John Keiville; 2nd ward, Wm. McGrievy; 3rd ward, C. Flinchbaugh; 4th ward, L. E. Stustus; 5th ward, W. S. Shook; 6th ward, E. E. Calpper.

The political complexion of the city of Lima may in all verity be likened to the proverbial coat Joseph is reputed to have worn, so far as variety of party is concerned.

At the inauguration of the present administration the official family is divided there ways about equal.

Socialists elected the mayor, republicans elected auditor, treasurer, and solicitor, and the democrats

were found to have a majority of the city council.

At the beginning of the second year conditions are about the same except the position of public service director is held by a democrat, James Morris, who superseded Frank Harman, republican, the first of the present year.

The legislative body during the year 1912 was more handicapped for lack of funds with which to authorize public improvements than any preceding council in the history of this city but the prospects for the current year are brighter and it is expected that many of the needed civic improvements will be a reality before many months have elapsed.

LIMA A GREAT MANUFACTURING CENTER.

LIMA PACKING CO. Meat Packers and Wholesale Dealers.

This company deals in the three leading lines of meat, as used in this country, namely, cattle, hogs and sheep and while there is a helthy difference of opinion or taste as to which of these is the best, still only a very small minority of vegetarians will deny that all three of these have nutritive value and value in them and that this would be a far poorer country without them. To be sure, we hear of people in the old countries getting along either without them or with minute quantities of them, but to the American today meat is perhaps the first necessity. While it is perhaps hard on the cattle who in kine fashion seem to enjoy themselves roaming the plains or on the picturesque sheep, the delight of the landscape painter, or even on the hogs who may even enjoy their "wallowing," still we all have the selfishness, whether unenlightened or enlightened, to say—more power to the packers and provision dealers—for we must all have our porterhouse steak and lamb chops and so on, irrespective of the comfort of the other animals. So we can all rejoice in the fact that the Lima Packing Company is growing greater year by year and that its fine modern plant at 215-221 south Central avenue is distributing its provisions far and wide. The company was established more than ten years ago and moved to its present home about eight years ago, where they have the best facilities for keeping and handling meats. Four traveling salesmen cover a big territory and have introduced the name of the Lima Packing Company far and wide. The officers of the company are as follows: B. F. Thomas, President, Ira P. Carnes, Vice President, D. W. Leitch, Secretary and W. C. Bradley, Treasurer.

THE LIMA BRICK AND TILE WORKS.

America has grown so rapidly that it is not surprising or scarcely derogatory that there are certain gaps and defects in our civilization. Of all such defects none is more glaring than our annual fire loss, which is greater in proportion than that of any European country. This, however, we are already on the road to remedy, for in every live city the wooden structure is rapidly giving way to brick. Wherever there is a good brick concern, citizens no longer wait for the law to extend the "fire limits" and compel brick, but are naturally choosing the more durable substance. Lima has been peculiarly fortunate in always having a brick supply and the indications for the future are even brighter, for November 1st, 1912, Messrs. A. McPherson and Chas. A. Simons took possession of the plant of the Superior Brick Company and under the firm name of the Lima Brick and Tile Works, can assure the building public of the most modern and extensive facilities in furnishing common building brick and drain tile in any quantity. These works are located at the end of Jefferson street and Robb avenue and Messrs. McPherson and Simons are now installing new machinery, including a 65 horse power engine and an 80 horse power boiler, new clay crusher and repress brick machine which will be something new for Lima. A first class press brick plant. The daily capacity of the works is at present 20,000 brick and they are now building a new kiln of 300,000 capacity which will enable them to carry a large stock on hand at all times. Both Messrs. McPherson and Simons are practical men with great experience in the brick business. Mr. Simons having been formerly a member of A. Simons and Sons, brick manufacturers and Mr. McPherson having been superintendent of the same concern for eleven years.

SOLAR REFINING CO.

The business at the average person would usually think of as having developed the most rapidly in the last two decades is the production and manufacture of oil. We are familiar with the pictures of the Arab on the desert standing beside the oil tank of an American company of the familiar name of "The Standard Oil Company" standing out in English words among the signs of Chinese shop-keepers in Hankow or Shanghai, and naturally thing of the industry as having something of the antiquity of the British East India company or the Bank of England but it is all

within a comparatively few years that there has developed this giant of American industries which is one of the few that are literally known throughout the world. No business has ever been so extremely well organized and in none has there been a more thorough working out of every detail. In the next place, the uses of oil have multiplied wonderfully in the last few years. It is but necessary to recall that in 1880, the automobile, the motor-boat, the burning locomotive and a vast number of other oil using machines were unknown. Coal seemed the only fuel the modern world needed and with all its disadvantages, its tremendous waste of power, its dirt and uncleanness, no effort was successful to find a substitute until the Standard Oil Company and its subsidiaries came into the field and worked the transformation that has been mentioned. Everyone will admit that the oil companies have been as much cause as effect, that they have stimulated industries pretty nearly as much as industries have stimulated them. The Solar Refining Company is one of the big industries of Lima. This company was established in 1886 and has a great plant into which run the tracks of the C. H. & D. Erie and L. E. & W., and which covers 259 acres. Every working day this great plant, with its 600 employees, refines 8,000 barrels of crude oil. They manufacture illuminating, lubricating, fuel and gas oils and paraffine wax and a variety of special products for special purposes too long to catalogue. Since the dissolution of the Standard Oil Company, The Solar Refining Company is managed entirely by local men consisting of J. G. Neubauer, President and General Manager; F. T. Outhbert, Vice President; F. G. Borges, Secretary and Treasurer; N. D. Keys, Cashier and Assistant Secretary; J. W. McCarty, General Superintendent. These five gentlemen comprise the Board of Directors.

STAR IRON WORKS.

There is an interesting story going the rounds of the papers to the effect that the great baritone, Titta Ruffo, on a recent visit to some iron works was so fascinated by the forges and the memories they roused of his earlier days as a blacksmith before his voice was discovered, that he rushed forward and in quarter of an hour hammered a red hot bar of iron into a cornucopia. Perhaps it is a true story and perhaps it is only a fairy tale but one can readily believe in the fascination of the forge as you walk through the Star Iron Works and see them all glowing with fire and light and seeming life. Anyone would surely feel the impulse to master a bit of the iron and "make something" and the only reason that most of us refrain from interfering with their work is that we have not had Signor Ruffo's training in blacksmithing and have a wholesome awe of the molten metal. It is surely a most wonderful and interesting business and it is no wonder the proprietor, Mr. G. S. Vicary, has enjoyed it all for the twenty years he has been in business. As he shows the visitor through and points out samples of the many articles manufactured—like pumping power, oil machinery, flues, boilers, engines, pipes, etc.—one begins to realize that iron plays a most important part in the world's industry. While the greatest part of the business of the Star Iron Works is the manufacture of goods to order, Mr. Vicary always keeps on hand all sizes of "tee" pipes and pipe fittings, brass goods, injectors and everything pertaining to the jobbing trade. He also usually has for sale second-hand machinery, which he has taken in part payment for new machines.

OIL WELL SUPPLY CO.

The above company is one of the largest manufacturing concerns making supplies for oil wells and some plumbing supplies, the factory in Pittsburg being one of the largest concerns of that district. When the Lima fields opened up, the company saw great advantages for a branch of the business here and they lost no time in getting in on the "ground floor," so to speak, with local drillers and pumpers. The supplies manufactured by the company have proved to be of the highest quality, and as they supply everything needed, it is but natural that they should have gained a very large portion of the trade here, which has been very heavy. Mr. H. E. Zeigler is the manager of the Lima branch of the house which has offices and display rooms a 128 east High street. Mr. Zeigler is a genuine business hustler and a thoroughly capable business man.

SCHULTHEIS BROS. TANNERY.

Quietly and unostentatiously Schultheis Brothers are conducting a very large business in Lima which is doing a great deal toward keeping the name of Lima before prominent people in different sections of the country. This firm is operating a tannery and their plant on Water street will cover practically half a block. The business has been in operation for many years, and its reputation for superior tanned leathers extends to all the leading markets. They have it equipped with everything for the successful conduct of a large business, and the work goes forward daily in a quiet manner with no blow or bluster, for the proprietor knows that when the tanning is completed that he will

meet a ready market anxious to buy the higher grades which come from this plant. Aside from its advertising advantages, this is a business which is of much advantage to the people in the territory surrounding Lima who raise cattle, as it affords a home market for hides of all kinds at the highest market price. These purchasers of hides come from many miles around, and at the present prices of leather goods, the hide is a very valuable part of the animal. The tannery gives employment regularly to about twenty-five people at good wages, and its payroll is not an inconsiderable one. Besides it spends much money in the community for the raw hides. The tanned product is sold to jobbers in all the leading markets. Mr. Charles S. Schultheis is the sole proprietor of the tannery, and he is justly regarded as one of Lima's most progressive and enterprising citizens.

HOERSTMAN & LEONARD

Manufacturers of High Grade Cigars.

Hoerstman and Leonard, succeeding the Tony Zander Cigar Company, have been successful with this manufacturing enterprise, and its output has grown to considerable importance and the quality of rare excellence and uniformity. Hoerstman and Leonard purchased the factory March 12, 1912 and make the same high grade cigars. The popular brands are "Castalia Club," a ten cent cigar, "Zendora," "El Mantón" and "Cuban Babies" are excellent five cent goods. Both of the new owners are enterprising and progressive business men and they well deserve the patronage and success of their venture. The factory is located on third floor at 338½ north Main street.

OWEN BROS.

Carriage and Wagon Manu- facturers.

Owen Brothers' carriage shop is one of the old established places in Lima and one that has reputation second to none for the class of work which it turns out. The Owens' build carriages, buggies, light draft wagons, delivery wagons, automobiles tops and bodies, etc., and the work that comes from their establishment has the stamp of the highest class of work and perfect finish. Messrs. Robert Owen and Merrill D. Owen form this co-partnership and both are recognized as men of integrity, who believe in putting every dollar of value into the vehicle to make it what is ordered and expected. They do not confine themselves to building, but have an exceptionally well equipped shop for making repairs and painting carriages and automobiles and they solicit the work of the public in this respect. They overhauled many old vehicles so as to have them emerge from the shops looking like new, and the owner has gotten practically the same service as if they were new. Owens Brothers' shops are located at 117 Sugar alley at the rear of the Orpheum theatre. It is one of the best equipped establishments of its kind in the city.

HOME BAKERY.

While not making claims as the largest and attempting no "great things," one of the coziest and most attractive bakeries in Lima is the Home Bakery of Nell Allen at 721-723 south Main street. Mr. Allen is an expert in the baking business and his breads and cakes are sold practically all of the households in that section of the city, as his products are noted for their purity, sweetness and perfect baking. One room of this establishment is given over to light dairy lunches, and it is attractively arranged and presided over by Mrs. Allen, who sees that the best service is rendered to all customers. Soft drinks are also served. Mr. Allen started his business January 1, 1911, and it has grown very steadily since that time. He now has a good and constantly growing patronage.

C. A. SEIDELL

Jackson Street Mill.

For the period of twenty-four years Mr. C. A. Seidell has been conducting his corn mill on south Jackson street, immediately south of the Ottawa river bridge, and for twenty-four years he has been serving his patrons with the highest grade of corn meal, ground from selected corn, chop-feed, corn oats, bran, Graham flour, etc. Mr. Seidell has gained a large trade, having no trouble in disposing of the entire output of his mill and this is due largely to the pureness of his products. Corn that goes into his mill ducts, is always inspected with care, and is always insured with care, and is always insured with care, and is always insured with care.

MOSIER'S LAUNDRY.

Fresh from the railroad shops, and with a splendid practical knowledge of machinery, Mr. E. W. Mosier saw an opportunity sixteen years ago to purchase a laundry outfit—one that had never succeeded and which was in such condition that it was purchased at a bargain. This was the beginning of the establishment of a laundry that is classed with the best in the country in the quality of the work which it turns out to its patrons.

When he purchased the old plant Mr. Mosier set about to put it in condition, and fixing up the old machinery and adding some new, he soon had the plant working in a good condition and on a paying basis. Then he found that he needed a building and he designed himself and constructed his present well arranged building at 221-227 north Central avenue. The new building was installed, bringing the plant a little nearer to Mr. Mosier's idea of perfection. Within the past three months he has installed several additional pieces of very expensive machinery, including three new motor-driven body shirt ironers and a magnificent driving mangle. He has supplied pure, clear water, but which is filtered before used, from an artesian well sunk under the building. Now the business has grown so that an additional story to the building is required and will soon go up.

Three years ago Mr. Mosier took Mr. F. C. Hordall into partnership, the business having become too large for his management single handed. They are giving employment to forty people, and doing the work of a large portion of the citizens most acceptably. Such men as Mr. Mosier will succeed in any undertaking, and he richly deserves the success that he has won.

CHRISTEN BOTTLING COMPANY

Mineral Waters, Ginger Ale, Soda Water, Etc.

It is not the city of large industries which is the most thriving and progressive of our municipalities as an average, but rather that city which furnishes many small manufacturing institutions, producing practically everything which is needed at home with some to spare for the neighboring cities less progressive. Lima has been blessed with institutions of both classes and therefore is noted as one of the foremost of the manufacturing cities in the northwestern portion of the state. Local consumers do not have to go outside of the city stores to get outside for very much of this, and Lima people take pride in patronizing the home industries. This is true in the case of the Christen Bottling Company, manufacturers and bottlers of mineral waters, ginger ale, soda water and all kinds of soft drinks. This plant is located in the rear of the Christen home at 618 east Market street and it has a large business with the principal cafes and soft drink stands in the city. The Christen Company manufactures the best grade of soft drinks and all its products are backed by the Christen reputation, which is the highest when it comes to the grade of its products and its methods in dealing with the trade. Mr. Edward Christen is the owner of the business and Mrs. Ray Christen is the city saleswoman. Credit is due both for the popularity of the goods—the company supplying most of the consumers in the city.

E. B. MARTIN

Harness Manufacturer.

One of the important of the smaller manufacturing concerns in Lima is that of E. B. Martin, manufacturer of harness and turf goods. This business has been established for four years, and Mr. Martin succeeding F. J. Schneider. Mr. Martin has gained a high reputation among users of harness for the superiority of his goods. He uses more but the best of materials, and he has the improved machinery for the making and expert workmen are engaged for that part which is not to be handled on the machine. Close personal supervision is given the business by Mr. Martin a strong guarantee that everything is being done in the best possible way. The business is located at 295 south Main street, where a splendid display of all horse goods may be seen.

MAIRE BROTHERS

Oil Operators.

Among the most enterprising and progressive citizens of Lima are Mr. Edward J. Maire and Mr. Frank Maire who comprise the firm of Maire Brothers, oil operators. No two men in this section have done more to uphold and advance the interests of Lima and this section of Ohio than Maire Brothers who have spent much capital in exploring the resources of this section and in developing them which have rebounded much to the wealth and prosperity of Lima. They are the owners of large sections of oil lands, and are not only active producers, and real estate owners. Maire stand high in the financial and commercial circles of Lima and are

amongst our most public spirited and progressive citizens, ever ready to aid in any enterprise that has for its aim the advancement of the city's and country's interests. They have large and valuable property interests here and as their faith is strong in the future prosperity and growth of the city, they are steadily adding to and increasing their property holdings. It is to such men as the Maire brothers that the city now owes its present high standing in the financial and commercial world and upon its great future depends.

LIMA BREWING CO.

For forty years the Lima Brewing Company has been in business and, needless to say, these have been 40 years of progress for we all know that a business house, just like a man or woman, must grow better or worse as the years go by. It cannot stand still and if the business had been going backward for forty years, it would not be existent in these days of fierce competition. In a popular of course far keener than in the manufacture of articles which appeal to fewer people and the brewery nowadays not only has to compete with others in the same city or vicinity, but with breweries all over, since the splendid transportation facilities of America has made the whole country a market. The Lima Brewing Company has excelled through careful attention to every detail and by adhering to the highest standards in the manufacture of their beers. The have four brands. Prost, Gold Schild Brand, Malt Extract and Special Export and each of these is known to the trade as a high grade beer. The finest beers on the market are always demanded by this company, and no expense is spared in getting the best of materials and the best of machinery, for in selling high grade beers just as in selling high grade articles of any sort, quality counts in the long run and money expended in maintaining a standard is far from wasted—indeed it saves the necessity of spending large sums in advertising and in soliciting business, for the goods themselves are their own advertisement. Eleven years ago the Lima Brewing Company incorporated with the following officers: Frank Sieber, President, Gust Spangnagel, Vice President and Manager, and E. W. Charles, Secretary and Treasurer. Their capital stock is \$200,000 and they employ thirty-five people. The plant which is modern is situated on the Pennsylvania railroad and the company is certainly a credit to Lima.

A. SIMONS & SONS

Manufacturers of Common Brick.

Lima has enjoyed an almost unprecedented building boom during the year just closed, and most of this building has been of a most substantial character, embracing a number of very handsome business blocks, flats, and other buildings requiring the use of brick, stone, cement and lumber in large quantities. Especially has this been true as to brick, and the local yards have been taxed to their capacity to supply the demands. It has been most fortunate that the city has yards which are enabled to supply this important building material, as it has resulted in the saving of thousands of dollars to the builders and has at the same time caused the distribution of a large sum of money among local workmen which has found its way into the general channels of trade. One of the most important of the local brick manufacturing plants is that of A. Simons & Sons, located on the Spangnagel road, a short distance west of the city limits. Mr. Simons has been engaged in the manufacture of brick for many years, but it was only recently that he took his sons—Henry A. R. J., and E. J. Simons—into the firm. They have three kilns of capacity of 200,000 each, and the annual output of the yards will approximate something like 2,500,000 brick. These brick are of superior quality for building construction and they have proved very popular with local architects and contractors. Messrs. Simons & Sons do some shipping to surrounding towns, but during the past year the local demand has been so heavy that most of the output has gone into Lima buildings. The Simons, father and sons, are among the most progressive and enterprising of Lima's citizens, and they are held in very high esteem in the community.

LIMA STONE CO.

Arising Phoenix like from the ashes to which it was reduced in June last, the Lima Stone Company is now bigger and better than ever, and it is but stating a fact to say that this company has the most modern and up-to-date stone crushing plant to be found in this region. Everything about the plant is new and devised after modern plans, and which greatly facilitate the work of large and valuable property interests in taking the stone from the deep quarries and carrying it through the immense crusher and loading directly into wagons. The Lima Stone Company was incorporated four years ago with a capital stock of \$40,000, all of which is owned by local capitalists. The company succeeded in business the old Kilmer Stone company, and came into possession of very valuable holdings located within the city limits of Lima on Kibby street and Spangnagel road. The stone is of the best found in the Ottawa river seam and is crushed by the Lima Stone Company for concrete and macadam that a business house, just like a man or woman, must grow better or worse as the years go by. It cannot stand still and if the business had been going backward for forty years, it would not be existent in these days of fierce competition. In a popular of course far keener than in the manufacture of articles which appeal to fewer people and the brewery nowadays not only has to compete with others in the same city or vicinity, but with breweries all over, since the splendid transportation facilities of America has made the whole country a market. The Lima Brewing Company has excelled through careful attention to every detail and by adhering to the highest standards in the manufacture of their beers. The have four brands. Prost, Gold Schild Brand, Malt Extract and Special Export and each of these is known to the trade as a high grade beer. The finest beers on the market are always demanded by this company, and no expense is spared in getting the best of materials and the best of machinery, for in selling high grade beers just as in selling high grade articles of any sort, quality counts in the long run and money expended in maintaining a standard is far from wasted—indeed it saves the necessity of spending large sums in advertising and in soliciting business, for the goods themselves are their own advertisement. Eleven years ago the Lima Brewing Company incorporated with the following officers: Frank Sieber, President, Gust Spangnagel, Vice President and Manager, and E. W. Charles, Secretary and Treasurer. Their capital stock is \$200,000 and they employ thirty-five people. The plant which is modern is situated on the Pennsylvania railroad and the company is certainly a credit to Lima.

Efficiency in transportation is not given alone to the great railroad companies, but there is as great necessity that there be facilities in the towns and cities, where the freight is turned into the very door of the receiving company, and at the lowest possible per centage of cost. Lima is as well supplied with railroad facilities as any city in the state, and it is no less well supplied with transfer and storage companies. One of the oldest established companies in this line is the Lima Truck Line, which has been doing business in this state for a good many years, and which has always efficiently filled the contracts into which it has entered. The company has its headquarters in the rear of 449 north Main street, and is prepared to receive orders there for all orders requiring the use of trucks. They have moving vans, and are prepared to fill contracts in this work, as well as general haulage.

AMUSEMENT PLACES.

Lyric Theatre.

Theatrical entertainments in Lima range from the ordinary motion picture enterprise to the first class theatres where one will find presented the best of the metropolitan attractions. Among these local houses there is none which appeals with greater force to the rank and file of the amusement loving public than the popular Lyric theatre, which is conveniently located at 222 manufacturing plants is that of A. Simons & Sons, located on the Spangnagel road, a short distance west of the city limits. Mr. Simons has been engaged in the manufacture of brick for many years, but it was only recently that he took his sons—Henry A. R. J., and E. J. Simons—into the firm. They have three kilns of capacity of 200,000 each, and the annual output of the yards will approximate something like 2,500,000 brick. These brick are of superior quality for building construction and they have proved very popular with local architects and contractors. Messrs. Simons & Sons do some shipping to surrounding towns, but during the past year the local demand has been so heavy that most of the output has gone into Lima buildings. The Simons, father and sons, are among the most progressive and enterprising of Lima's citizens, and they are held in very high esteem in the community.

GLOVER & WINTERS

Wholesale and Retail Millinery

In This Business in Lima

Over 24 Years

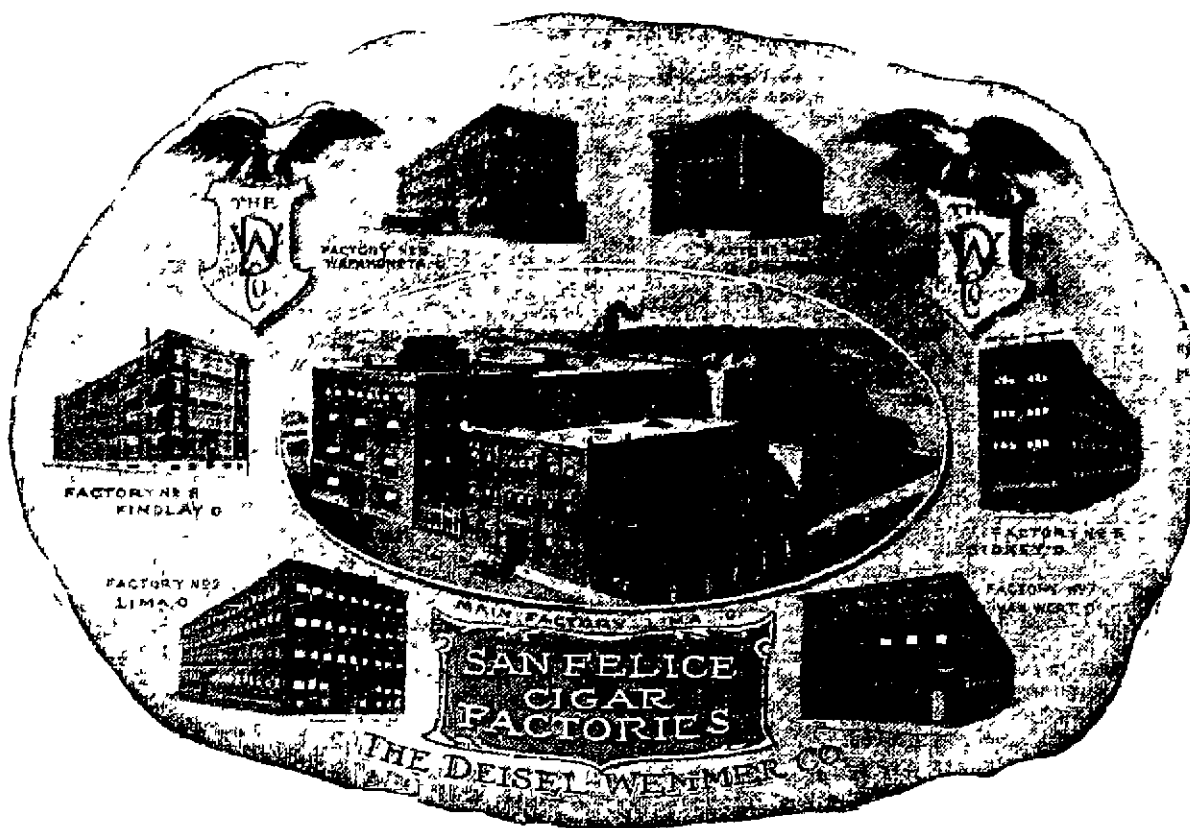
All are Invited to Inspect Our Styles

and Prices

136-138 W. High St. Lima, Ohio.

GOOD STREET CAR SERVICE AND MILES OF PAVED STREETS

COMPLIMENTS OF THE DEISEL-WEMMER CO.



NETWORK OF STEEL

COVERING A TERRI-
TORY OF OVER THIR-
TEEN MILES.

Gives Residents of Lima Ex-
cellent Service of Ur-
ban Traffic.

FOUR ROUTES GO
IN ALL DIRECTIONS.

Twelve Minute Service and
System of Universal
Transfers.

Many Miles Are Now Cover-
ed by Efficiency of
Double Track.

One needs to but visit other cities
in the state, some of them much
larger than Lima, to appreciate the
splendid street railway system, en-
joyed by the residents of this city,
especially insofar as it concerns the
amount of territory that is traversed
by the city cars.

Four routes, with a combined mile-
age of over thirteen miles, traverse
the city in twice as many directions,
all cars passing the transfer station
located in the center of the public
square. A universal transfer system
is in vogue, and a twelve minute
schedule is maintained, unless the oc-
casion is such as to warrant prompter
service.

One route, known as the Pine-
Wayne route, starts at the College
building in the extreme northwest-
ern corner of the city, travels south
on Wayne street to Wayne street, east on
Wayne street to Main street, and
south on Main street to the public
square. Leaving the transfer station,
the route continues east on
Market street to Pine street, south on
Pine street to Fourth street, and
west on Fourth street to the C. H. &
D. tracks. This route, which is
about four miles in length, affords a
means for employees of the Ohio
street foundry and the Gram-

Motor Car company to go back and
forward to and from their work, be-
sides furnishing transportation to
the residents of the northwestern and
southeastern portions of the city.

Another route, known as the Main-
Kibby street, begins at the northern
extremity of Main street, travels
south on Main street to Kibby street,
west on Kibby street to Metcalf
street, south on Metcalf to Vine, and
west on Vine to the entrance to
Hoover park. This route is twice and
one-half miles in length, and trav-
erses the northern and southwestern
parts of the city.

A third route known as the Depot
route, starts at the Erie depot on
south Main street, travels north on
Main street to Wayne street, east on
Wayne street to Jackson street,
north on Jackson street to McKibben
street, and east on McKibben to the
entrance of McCullough's Lake. This
route connects the Erie depot with
the depots of the C. H. & D., L. E.
& W., Pennsylvania, and D. T. & I.
depots, the line running within a
stone's throw of each depot in the
city. Besides serving the traveling
to good advantage, it serves public
residents in the northeastern part of
the city, and affords a means of trans-
portation to the south end of the city
the line stopping within a block of
the point of the Lima Locomotive
Corporation. This route is about
one and one-half miles in length.

Double-Track.
A considerable portion of the thir-
teen miles of track is double tracked,
thus insuring greater safety and bet-
ter service. Main street is double-
tracked from a point a short distance
north of the Pennsylvania tracks to
Kibby street, a distance of about
twelve blocks. Each of the four lines
traverse a portion of the distance on
Main street.

Market street is double-tracked
from Pine street on the east to Mc-
Donald street on the west, a distance
of ten blocks, part of which is used
by both the Market street and the
Pine-Wayne routes. Switches are
placed at convenient points along the
single track to insure prompt service
on the city lines.

Although nothing definite has been
decided upon, it is understood that
the Ohio Electric Railway company,
which control the franchise for the
city service, is contemplating the ex-
tension of their city line within the
near future to accommodate the re-
sidents of additions to the city which
have been recently annexed.

Lima a Pioneer City.
Lima is a pioneer city in the street
railway world, and it is but fitting
that its people should enjoy ex-
cellent street car facilities and good
service. Starting with the horse or
mule car system in the early seven-
ties, it has watched the development
of the crude system of the early days
to the modern and convenient elec-
tric system of the present day.
B. C. Fawcett, with whose life
history of Lima as a city is closely
linked, acquired possession of the

horse car system, established by
George Jamison, and in the early
possibilities of
electricity as a motive power had just
been discovered, applied the knowl-
edge thus acquired to the street car
system. The result was, that Lima
had the second practical electrically
operated street car line in the United
States, not the world.

The first car driven by electricity
in this city turned its wheels on July
4, 1886, in the presence of a mon-
strous crowd of people from all over
this section of the state, and hun-
dreds from eastern cities as far east
as New York, who came to witness
what was then regarded as a marvel
and an experiment.

From this beginning has grown the
present efficient and convenient serv-
ice that the people of this city now
enjoy.

LIMA'S LEADING MERCHANTS.

HOFMANN BROS.

Meats.

There is an old established market
at 142 north Main street which has
its name of reputation for supplying
the best in the market and filling
orders in such a manner as to make
marketing a delight rather than a
drudgery. This is the house of Hof-
mann Bros. which was originally es-
tablished by John Holmann, and
which he conducted for many years.
When the market passed into the
hands of the Hofmann Bros.—Joseph
P. and Lewis J.—the same reputa-
tion was maintained and it has kept
step with modern improvement in
every way. Cleanliness is apparent,
not in a merely passive way of there
being no dirt about it but positively
in the fortifications against dirt—
the fine, large refrigerators, the
glass cases and screens over all per-
ishable goods. Everything good to
eat in meats is there and all dis-
played in an appetizing manner.

BENSON BROTHERS

Leading Grocers.

One of the leading retail grocery
stores located in the residence sec-
tion of Lima is that of Benson
Brothers at 218 south Scott street.
The firm deals in staple and fancy
groceries and makes specialties of
coffee, teas, butter, eggs, sugar,
flour, etc., while they also handle
fruits and vegetables such as are
seasonable. Benson Brothers have
been established in business for sev-
eral years and from the start they
seemed to meet with an unusual
success, the people of the surround-
ing community being liberal in their
patronage of the store. They have
prompt delivery service, too. The

Benson Brothers—Charles J. and
Ora O—are both personally popu-
lar with their trade and are most
progressive and enterprising citi-
zens.

HOEGNER & CANTIENY.

Dealers in Meats.

One of the oldest and most widely
known places in Lima for meats is
the splendid market of Hoegner &
Cantienny at 224 north Main street.
They handle the highest grades of
fresh meats and they understand
methods of keeping their meats in
first class condition so that when an
order comes from this well known
market, it comes in tempting form
and the table is sure of something
as really fit for the most fastidious
appetite. The very best cuts of all
fresh meats are carried, including
steak, roasts, chops, sausage, and
other cuts that may be desired. In
this market place good service is one
of the matters given particular at-
tention and all orders placed with
them are filled with care and prompt-
ness. The proprietors, F. C. Hoegner
and N. H. Cantieny, give the
business personal supervision.

BRUCE GEACH

Groceries and Meats.

For four years Bruce Geach has
been engaged in the grocery business
at 456 south Main street, and he has
an establishment well worthy the
patronage of his neighbors. While
his store is comparatively new, at
the same time he is doing a much
larger business than many others
who have been in business for a
much longer period. Mr. Geach's
store is well stocked and the goods
are all clean and well displayed. It
is one of the stores where the cus-
tomer who is in doubt may see for
themselves the many good things
that will suggest an appetizing meal.
Staple and fancy groceries are kept
as well as fresh and salt meats. He
employs three clerks and two wagons
are kept busy making deliveries to
all parts of the city. Mr. Geach is
one of Lima's truly enterprising
citizens.

TONY ZENDER

Musical Director and Musi- cal Instruments.

There is no better known citizen
of Lima to the people in this section
of Ohio than Tony Zender. He is a
born musician and gained his first
recognition as organizer and director
of the Second Regiment band when
he was a citizen of Kenton. Later
he organized the Tony Zender Cigar
Company in Lima and after coming
to this city, greatly aided the Lima
Merchants' band. Mr. Zender
opened his music house—"Every-
thing in Music"—in the Masonic

Temple, but about two years ago re-
moved to 226 south Main street
where he has one of the handsomest
establishments in the city. He sells
the best makes of piano the musician
can desire. He is doing a prosperous
business and one that deserves the
success it has met.

FRANK COLUCCI.

Contractor and Importer.

A shining example of what the
foreign born citizen can do in this
country when he comes and duly ap-
plies his talents and his energies is
shown in the full measure of success
which has come to Mr. Frank Colu-
cci. When Mr. Colucci came to
Lima 23 years ago he entered busi-
ness in a modest way but contin-
ually watched his opportunities, and
now he was one of the best establish-
ments in Lima and is engaged in a
half dozen branches of business, in-
cluding that of money exchange.
But the business is not his specialty,
but rather a subsidiary, where he
takes care of the business of a large
number of his fellow countrymen
from "Sunny Italy."

Mr. Colucci lays particular stress
upon his delicatessen, and in this he
excels, as he handles high grade im-
ported articles such as may not al-
ways be readily had in this country.
He handles the Italian, French and
Spanish products and makes a spe-
cialty of directly imported olive oil,
which every one knows is hard to
procure in this country. There are
many delicious things to be found in
this place at 213 south Main street.

Mr. Colucci acts as labor agent,
with special reference to people from
Italy, and also handles steamship and
railroad tickets. The business has
been established for a number of
years and a large business is trans-
acted. Mr. Colucci is one of the most
enterprising and progressive busi-
ness men, being a member of the
Lima Progressive Association, a di-
rector in the German-American
Bank and the Lima Daily News and
is also a member of a number of so-
cial and fraternal societies.

LIMA AUTOMATIC MUSIC CO.

"What is your best diversion after
the professional worries of the day?"
"The days worries vanish in the hour
of music at night," answered the
busy doctor. "My Wurlitzer Player
Piano is more than a mere source of
amusement—it's a mental tonic that
better fits me for the next days work.
It's a never failing antidote for the
blues. Good music is a medicine to
the jaded mind. It's a sedative to
irritated nerves. It's a cure for the
gloomy, moody disposition. The
Automatic Player Piano has every
advantage of the ordinary foot play-
ers, and is designed for the home
where there is no skilled musician
but where there are music-loving in-

mates. Lima people who desire
these self playing instruments have
an especial advantage in that there
is located in this city a company
carrying the latest and only com-
plete line of self playing musical in-
struments—"The Lima Automatic
Music Company," with office and
salesroom located in the Interurban
Building, east Market and Central
avenue. The Lima Automatic Music
Company has been established for
about seven years, and its phenom-
enal success is best indicated by the
large number of magnificent in-
struments which have been sold and
placed in the many cafes, ice cream
parlors, restaurants and in the
homes of Lima. These instruments
range in price from a very moderate
sum up into the thousands of dol-
lars and one has been placed in a
cafe at the northeast corner of Main
and High streets at a cost of \$3,000.
This is one of the handsomest and
most magnificent instruments built
by the great house of Wurlitzer, of
Cincinnati, whose instruments are
handled exclusively by the Lima
Automatic Music Co. Mr. A. Ritzler,
Jr., is the proprietor of this com-
pany, and he has shown exceptional
ability in salesmanship, for it is
doubtful if any other city of like size
will be found where there are so
many of the different types of the
magnificent instruments to be found.
He handles everything made in au-
tomatic self-playing instruments.
Mr. Ritzler is a most enterprising
and progressive citizen, and de-
serves his splendid success.

LIMA FLOUR & FEED CO.

A most deserving young business
venture launched during the past
year, and one that is meeting
with splendid success, is the Lima
Flour and Feed Company, 314 east
High street. They are jobbers, and
sell some lines at retail, such, for in-
stance, as feed stuffs and the busi-
ness has developed at a remarkable
rate.

The Lima Flour and Feed Com-
pany entered business April 1, 1912,
handling a high grade of flour, feed
and grain, and under the able guid-
ance of Mr. M. J. Morrie, the gen-
eral manager they have reached the
trade in all parts of the city, and
also do a shipping business, hand-
ling a mail order business. They
have given a prompt delivery service
and the conduct of the business has
in every way proved highly satisfac-
tory to those concerned. They han-
dle a number of special brands,
among which may be mentioned the
very popular Gold Medal Flour and
Harter's A No 1 Flour. They also
handle the celebrated Red Comb
Poultry Feed, a carefully balanced
ration for the chicks from the
"cradle to the crav." Seeds, hay
of the best brands, straw and all
kinds of grain are also carried in
stock.

THE EURISKO HEALTH WATER COMPANY

Pure and Health Giving Drinking Water.

Besides being a most enterprising
and progressive citizen, Mr. A. Clin-
ton Hoover is a real benefactor and
is within the province of all citizens
of Lima to become beneficiaries of
his benefactions. Mr. Hoover is en-
gaged in the business of supplying
the citizens with pure and health
giving drinking water, and when we
are made to understand that fifty
per cent of sickness and disease in
this country comes as the result of
drinking impure water, we can read-
ily understand wherein Mr. Hoover is
a benefactor and the necessity of
having the purest of drinking water
for ourselves and our families. Mr.
Hoover is the owner of the Eurisko
Water Company, and is supplying his
patrons with a pure artesian water,
which comes from nature's filtra-
tion plant, a deep artesian well, and
which is put through a high grade
filter and from this run into the
bottles by use of a cyphon and there
can be no water of greater purity,
while it also possesses great curative
powers and is also health sustaining.
This water is delivered at the small
cost of 25 cents per bottle of five
gallons, and the company is doing a
very large business, but is prepared
to take care of additional patrons.
The company is located in the rear
of 321 south Pierce street. Mr.
Hoover is always glad to confer with
those who may desire to become pa-
trons and use this splendid water, a
chemical analysis by the state chem-
ist of which will be furnished upon
application.

CRUMRINE & METZGER

Furniture, Storage and Moving.

An important business change
which took place late in October was
the purchase by Crumrine & Metzger
of the business of Metzger & Byers.
Mr. Byers retiring from the firm and
Mr. J. H. Crumrine assuming the in-
terest. This business has been es-
tablished for about three years and
has been a very successful one. They
buy, sell and exchange all house-
hold goods, new and second hand,
and many other articles, and the
house has a well established reputa-
tion for fair and square dealing on
everything. Messrs Crumrine &
Metzger also have storage quarters
for household goods and they do the
packing and crating themselves.
They have splendid moving vans and
these are handled by experienced
men. The firm is also prepared to
do the best work in mirror-plating,
and have some very fine jobs on
hand some mirrors to their credit.
They are located at 470-462 south
Main street.

CLIMATIC CONDITIONS ARE MOST FAVORABLE

FAITH IN MACHINES

LED TWO LIMA MEN TO VENTURE INTO NEW PLANT.

infant Industry Which Has Developed in Rapid Strides.

GRAMM-BERNSTEIN MOTOR TRUCK CO.

Factor in Commercial World to be Reckoned With.

ut Seven Months Old and Growth Has Been Noteworthy.

The Gramm-Bernstein Company is considered Lima's infant industry. It is a visit to the new plant of the company will soon convince the observer that it is about the most inflexible that ever existed. In fact, its swaddling clothes must have been cast aside on the day of birth, for today, less than seven months after it was organized, it enjoys the reputation of turning out some of the best, if not the best, commercial motor trucks in use all over the world. The Gramm-Bernstein Company is a monument to Lima capital, Lima enterprise, and Lima labor. Every dollar invested in the plant and equipment is held by two Lima men, Max L. Bernstein and B. A. Gramm. It evidenced their faith in their ability and the future of Lima by organizing the company without assistance of outside capital. Not one penny in bonuses was asked from the citizens of the city, which

will awake some day to find itself the possessor of one of the most widely known automobile factories in the world. The plant is located on the site of the old American Strawboard works in the northeastern part of the city, just east of the old cemetery. It comprises eight acres, and the aggregate floor space now occupied by the concern totals 50,000 square feet. One hundred men are now given employment at the plant, mostly skilled mechanics, and the plant is running full capacity both day and night.

Seven Months Old. On July 1, 1912 the Gramm-Bernstein Company took possession of the plant and buildings of the old American Strawboard Company, which had been empty for years. Men were put to work cleaning up the debris in the buildings and yards, new floors were laid in the buildings, new roofs built, a modern heating plant installed, and the buildings improved in every way to house a modern motor car manufacturing plant.

Just four months and sixteen days after the company took possession of the property, the first finished motor truck was driven out of the plant and started on its way to the purchaser in the far west. In that almost incredibly short space of time, the plant had been equipped throughout, and the finished product of the designer's brain turned out to blaze the way for hundreds of Gramm-Bernstein trucks that will soon be in use in every country of the civilized globe.

Almost as if by magic a group of buildings that had stood for years as an eye-sore to a progressive city were transformed into a very beehive of industry. Under the management of a man whose name is a synonym for the last word in motor truck building, and whose every fiber is keenly alive to the possibilities of the automobile industry.

A Modern Plant. Remodeled and thoroughly equipped, the old buildings are especially adapted for a motor truck manufacturing plant, and practical men in the automobile business who have inspected the Gramm-Bernstein plant have unhesitatingly declared that the plant is one of the most modern in the country today.

The main building of the plant is of brick construction, with the roof and concrete floors, the walls reinforced by heavy steel beams or its full length. It measures 400x63 feet, and is exceptionally well lighted and ventilated. The high ceiling makes it an ideal place in which to work.

The main building is divided into three rooms, one 200x63 feet, one 150x63 feet, and the third, 50x63 feet. The large room facing the main entrance to the west, and houses the machine shop and assembly room, the office of the factory superintendent and the draughting department. Here in this room are fashioned and assembled the chassis of the cars already known the world over as "The World's Best," and which embody features that manufacturers and designers will imitate in the year to come.

The room to the east, measuring 150x63, is the wood-working shop, where the bodies of the trucks are manufactured and assembled. To the extreme east in the room measuring 50x63, is the dry kiln, where every inch of the wood used in the construction of the cars is thoroughly seasoned before it is used. To the right of the main building and to the front is a room 60x40, used as a stock room, where the various parts necessary for the manufacture of the trucks are stored until wanted. At the left, is another building, 80x40, used as a paint shop, where the bodies of the trucks are given the finishing touches before they are placed on the chassis for the preliminary tests.

Some little distance to the rear and to the left is a large brick building, 120x80, now being used as a store house for the new machinery that is being received and which will be installed within the next few months. An open court 50 feet wide separates this building from the rear end of the main building.

Towards the front and separated from the paint shop is another small brick building used as a forge shop. The heating plant is also housed in the northwest corner of this building.

A large frame structure some distance to the south from the main plant has been entirely remodeled and is utilized as a testing building, into which the cars are taken from the factory and thoroughly tested before being given the rigorous road testing. This building has been wired throughout, and equipped with all contrivances necessary to give the trucks a thorough test.

At the present time, the company is using the small office building just west of the main building formerly used by the strawboard company. A small addition has been added to the west, but it is of mere temporary construction.

The Plant of Tomorrow. Plans have already been prepared for changes to the present plant, and work will start as soon as the weather permits. The large room in the

main building, occupied by the machine shop and assembly room, will be given over entirely to the machine shop, while the assembly room will occupy the entire space of the room to the east, now used as the wood working shop.

A roof will be built over the court separating the main building from the large brick building to the south, designated above as the store house for machinery. The ends will be enclosed, and the interior of the court used for the wood working shop, which now occupies the room into which the assembly room will be moved. A concrete floor will be laid, and the roof will contain skylights, to permit plenty of light to enter this enclosure.

An extension will also be built to the paint shop, doubling its present floor space. The present paint shop has already proved inadequate for the amount of work done, and this addition will be one of the first of the new improvements carried to completion.

A modern new office building, containing elegant office suites, will replace the present frame structure, and will be built large enough to anticipate the growth of the company during the coming years.

All of these improvements will be carried to completion during the coming spring, and by the beginning of summer, the plant will be as outlined above. No other material changes will be made at the plant during the coming year.

The Officers. The officers of the new company are as follows: President, Max Bernstein; vice president and general manager, B. A. Gramm; secretary, H. O. Bentley; general sales manager, W. H. Moore; factory manager, Fred L. Blantz.

LIMA PROMINENT REAL ESTATE AND INSURANCE FIRMS.

WILLIAM McCOMB, JR.
General Insurance.

One of the largest and most successful insurance agencies in Lima is that of William McComb, Jr., located at 202 1/2 north Main street. This agency was formerly known as McComb & Hauenstein, but has passed into the sole ownership of Mr. McComb, who has an ample office force to take care of the business for its large patronage. The agency is general in its nature, and practically

everything may be insured here. The agency has a strong business in all the branches represented, as when it makes a bid for business it is known that the representations are true and that the company writing the policy is among the strongest. The agency writes fire, life, accident, health, fidelity, burglary, plate glass, automobile, tornado, and practically all lines. They also write live stock through a strong company in this branch, which is most important to farmers and owners of fine stock. Mr. McComb has a large number of the soundest fire companies listed with his agency. The McComb agency has a high reputation locally for the best of service in taking care of the interests of policy holders, allowing no lapses and making as prompt settlement of losses as is possible to be had after adjustments. Mr. McComb is a man of highest personal integrity and he carries this into the conduct of his business. He is justly considered one of the most valuable of Lima's citizens, a strong booster of things that tend to the city's best interests.

W. R. MUMAUGH

Real Estate and Insurance.

Among the younger generation of the hustling and progressive businessmen of Lima, a prominent place is taken by Mr. W. R. Mumaugh as a real estate dealer and manager for the Continental Casualty Company. Mr. Mumaugh is a native son of Lima and he has great faith in the future growth of his native city—so much so that he has invested largely in Lima real estate. He transacts a general real estate business, buying and selling city and suburban property, improved and unimproved, collects rents, manages estates for outside owners. He carries a list of a number of splendid investments. The propositions he undertakes to recommend are always carefully inspected. Mr. Mumaugh has a clientele which includes many of the large property owners in the city and is building up a fine business. He is a young man of progressive ideas and has every qualification for the successful business man. He has energy without limit, a splendid knowledge of local conditions and a foresight that has already proved an excellent asset to him. He is a man of honor and integrity, whose word can be relied upon. Mr. Mumaugh, who is also manager for the Continental Casualty Co., of Cleveland, Ohio, has offices in 408 Holland block. This is one of the strongest

companies in its line in the country and Mr. Mumaugh is building up a good business in this section for his company.

THE ACME LOAN AND REALTY CO.

Loans, Real Estate and Insurance.

Among the most reliable firms engaged in the loan, real estate and insurance business in Lima is The Acme Loan & Realty Co., with offices at 135 1/2 north Main street. In the loan department the firm has a most attractive proposition for persons who desire to borrow money and are unable to make collateral showing suitable for the bank, as they lend money on chattels and second mortgage real estate and cash good notes. Easy return payments are features of the loan business. In real estate the company transacts a general business of buying, selling and exchanging and they have a good list of offerings. They also write fire insurance in the strongest companies doing business in this state. Messrs W. H. Butcher and T. W. Blackburn, the owners and managers of The Acme Loan and Realty company, are men of established reputations.

PARK PLACE

And Other High Class Additions.

In but few cities in America are there more splendid opportunities for profitable investment in real estate than right here in Lima, where values are steadily appreciating from month to month, and where the demand for high class residential property has considered unabated for a considerable number of years. In view of all this it is not surprising that many of our ablest and most progressive business men have invested their capital in Lima real estate.

Most prominent among those holding large and valuable realty interests is the Empire Realty Co., and the Dominion Land Co., of which Mr. B. A. Weadock is manager, with offices in suite 308 Masonic Temple. The men at the head of these concerns are men of foresight and business ability, for they purchased at an early date large tracts of land in close proximity to the best residential sections of the city. They have now for sale such sub-divisions as the Oak-

land Park Place addition and other high class sub-divisions and no portion or section of Lima has such diversity of charms and attractions as these delightful residential spots. Close to an electric car you can reach the business section in a very short time. The sub-divisions are high and level with perfect drainage. In fact the manifold advantages of these properties for residential purposes are too numerous to mention here and too beautiful to be appreciated unless you can actually see them.

Call and see Mr. B. A. Weadock the manager, who is a genial, pleasant gentleman and who will be glad to take you out and see the properties and give you detailed information concerning them.

THE SHAWNEE FIRE & MARINE INSURANCE CO. OF LIMA.

This is an enterprise organized as a result of the progressive spirit actuating leading Lima citizens. The demand for a home Fire Insurance company is evident from the fact that in 1910 \$15,241,115 in premiums were collected from Ohio citizens, of which amount only \$2,270,963 went to Ohio companies; showing that nearly \$13,000,000 in premiums are sent out of this state annually for fire protection. There is no reason why so much of this business should go out of Ohio. There is no reason why Lima and vicinity should not receive a share for re-investment in home industries and dividends to home investors. The Shawnee Fire and Marine Insurance company is capitalized at \$100,000.00 and a considerable portion of its stock has been subscribed for in Allen and neighboring counties, and it is expected that the organization will be complete within a few months. This company will start business with a reserve fund of \$100,000.00 and a surplus of \$50,000.00 and the management will be entirely under the direction of Lima people. A stock Fire Insurance company is today considered the most profitable safe business in the world and those having means for investment should lose no time in securing an allotment of shares in the Shawnee Fire and Marine Insurance company. The offices of the company are on the 4th floor, Opera House block, Lima, Ohio.

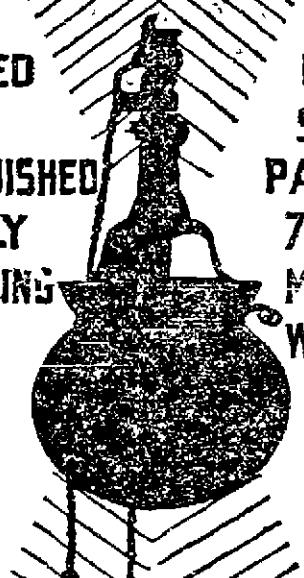
BRIGHTEN YOUR HOME

CLOSING OUT SALE

**Beautiful Line of Stand Lamps
Domes, Chandeliers and
Miscellaneous Lamps**

SPECIAL REDUCED PRICES AND EASY PAYMENTS

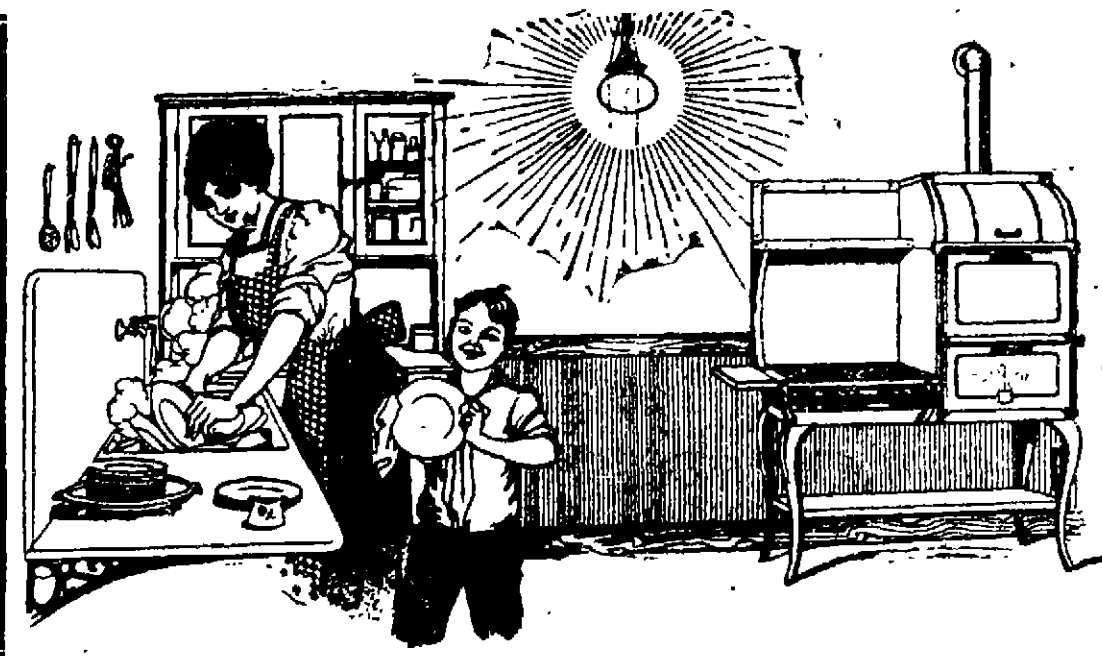

Welsbach
ECONOMICAL HOME LIGHT



LIGHTED OR EXTINGUISHED SIMPLY BY PULLING THE CHAIN

PRICE \$2.25 PAYABLE 75¢ A MONTH WITH GAS BILL

Fixtures and Lamps Hung Free of Charge

Come In and Investigate

The Lima Gas Light Company

112 West Market Street

LIMA'S FINANCIAL INSTITUTIONS ARE SOUND AND WELL MANAGED

BIG DEALS IN REALTY

BAROMETER OF DE-
GREE OF CONFI-
DENCE.

Local Real Estate Market
Criterion of City's
Stability.

NO HANDICAP OF
MUSHROOM BOOMS.

Steady, Healthy Growth
Has Made Lima What
She is.

Activity This Year to Excel
Any Known Here-
tofore.



G. E. BLUEM,
Dry Goods merchant and President of The Lima Trust Company.

There is no better criterion in forming an opinion of the stability of a city or town than its real estate market. With every growing and prosperous city there is a steady and substantial advance in the price of business and residence property, making it a safe and solid investment for the man who invests his earnings in real estate. It requires but a short time to convince the most skeptical that Lima property offers a golden opportunity for investment for profit.

As one of the leading real estate holders in the city stated a few weeks ago, "Lima looks better to me this year than it ever has before." When it is taken into consideration the enormity of the deals in which this man has figured within the last ten years, his declaration carries with it considerable weight, and presages much for the city's future in the real estate market.

There has never been what is commonly termed a "real estate boom" in Lima, so it has never fallen to the lot of this city to share in the calamities of those cities which were built and exploited over night, only to have the bottom drop out of realty values, and leave the property owners "holding the bag."

With Lima, it has been a steady growth, year after year, each succeeding year showing a substantial increase over the year before. Public spirited men were quick to note years ago the decline in the oil business, and manufacturing industries were fostered and encouraged until today the city has passed from the center of the oil industry to one of the most important industrial centers of northern Ohio.

Realty values in any city are dependent upon the mercantile and industrial worth of the city, present and prospective, and Lima's splendid manufacturing institutions with their thousands of skilled workmen and laborers are sufficient insurance for every dollar invested in real estate, either business or residential, in the city.

Manufacturing institutions always have been given the proper encouragement by the citizens of Lima, and there is a community of interest between the men engaged in the various lines of business that has tended to the prosperity of the city from its earliest beginning. In the past five years, three manufacturing industries, each of them now employing hundreds of men, have been brought to this city, and have prospered beyond the dreams of the promoters, in which prosperity it has been given every citizen of Lima to share in part.

Addition After Addition.
The influx of hundreds of skilled mechanics and laborers to Lima during the past few years has necessitated the platting and marketing of one addition after another, all of which have found a ready market among home buyers. Some of these additions were platted miles from the public square in territory that a few years ago was considered "out in the country."

The ready market for these lots, and the fact that actual building operations were commenced as soon as the first lot was installed, has instilled a feeling of confidence into the prospective buyer, and increased his faith in Lima as the coming city of northwestern Ohio. The fact that real home-seekers are not promoting companies were investing in residence property was largely responsible for this.

Lima increased in population from 21,763 in 1900 to 30,568 in 1910, or an increase of more than 40 per cent in ten years. It was during this time that there was a lively demand for residence property, as the number of dwellings in Lima increased almost one-half. Still more satisfying is the present situation, which shows an even greater demand for the residence property than ever before.

The year 1912 was the banner year in Lima real estate, and 1913 is starting out as though it will outdo all former years. The pros-

pect of hundreds of foreign workmen coming to Lima within the next two years to take employment in the enlarged and expanded manufacturing of this city has caused a great demand for building lots which will market at from \$250 to \$500 and \$600, the ideal price for building lots as an investment.

Over \$4,000,000 was paid out in wages by the larger industries of the city during 1912, and the amount of the payrolls of the smaller concerns will make the total near the \$5,000,000 mark. A goodly part of this sum went into homes for wage-earners, and the amount will grow larger as the years roll on.

Additions are now being platted in grain fields and meadows adjoining the city limits, and some of them will be opened and offered for sale during the coming season. Each year sees the city car lines extended in every direction, and as fast as an addition is opened, it becomes an integral part of the city of Lima. Paved streets and all modern improvements and conveniences make these additions attractive and saleable.

No certain section seems to be favored, and the city is being built up in every direction, north, east, south and west. There seems to be no limit to the possibilities of Lima in a real estate way, and cozy cottages and comfortable homes will soon stand where a few years ago a broad expanse of country greeted the eye.

Evidence of Prosperity.
One has but to review the large real estate deals of the past year or two to convince the uninformed of the growing value of real estate. Never has there been an instance when a property owner was compelled to dispose of a lot at a price less than was paid for it in that time. No matter where the location, ready buyers have been plentiful, and always a fair profit on the investment was gleaned.

One of the most notable transactions in real estate in recent years was the purchase of the old Trinity church site at the corner of Main and Elizabeth streets. When the property was put on the market by the congregation of Trinity church, it brought \$35,000, and there were many who thought that a fabulous price had been paid for the property, which measured 100x200 feet.

Yet within six months of the purchase, the tract was resold in two separate divisions for an aggregate of \$67,500, a profit of \$32,500, or almost 40 per cent. Today the owners of the property would not dispose of their interests for a much greater price than they paid for it, and this spring will see work begun on a magnificent six-story bank and office building on the lot, the majority of office rooms in which have already been spoken for.

Across the street where the old Thrift homestead stood, is another tract that almost doubled in value in less than a year. The property, which has a frontage of 72 feet on Market street and 156 feet on Elizabeth street, was sold during the year 1911 for \$15,800. At that time, a well-built two-story frame residence structure stood on the property.

Soon after the purchase, the dwelling was removed, and the lot graded down level with the street,

and eight months later, the Market street frontage of 72 feet by 90 feet deep alone sold for \$20,000, over \$4,000 more than the entire tract brought less than a year before. Twenty feet on Elizabeth street adjoining the above brought \$4,000, and the next 20 feet to the south also sold for \$4,000. In the neighborhood of 100 per cent profit was made on the property in a year's time.

At sheriff's sale less than a year ago, property having a 150 foot frontage on the south side of east Market street between the public square and Union street brought \$80,000, notwithstanding the fact that there were but two two-story buildings on the site, neither of which was of modern construction. The purchase price in realty represents the value of the site, as the buildings are doomed to be razed before many months pass by.

An eighteen foot frontage on east High street recently sold for \$5,250, while a corner lot at the southwest corner of High and Union streets, having 60 feet frontage on High, brought \$21,000.

Just a few weeks ago a local business man closed a lease for the latterly vacated property at the north-east corner of the square, having a frontage of 25 feet on the square, agreeing to erect thereon a \$10,000 modern fire-proof building which will revert to the owner of the lot at the end of fifteen years. During this time, he will pay a ground rental of \$100 per month.

Across the alley is the new Wando hotel, one of the most luxuriously furnished European hotels in the state, having 90 rooms, was opened and opened during the past year. This imposing structure replaced a condemned frame shack that had been built on the public square for several years.

Another tract of land that brought a price that would have been considered out of reason five years ago is the tract located at the south-east corner of Central avenue and Market street, extending east on Central, H. & D. right-of-way and south to the property owned by the Moberg firm. The purchaser paid over \$50,000 for the tract, and is said to have refused a much larger amount for it in division.

The Auditorium, an amusement hall, of frame structure, and 5 1/2 stories in height, sold a few weeks ago for \$18,000, the buyer acquiring the property merely as an investment. It has a small frontage on north Elizabeth street, north of High, and extends to the alley between Elizabeth and Main streets.

A residence property on south Main street between Spring and Elm streets sold a little over a month ago for \$12,500. The new owner plans to raze the property and erect in its stead a modern automobile garage and salesrooms.

Ten thousand dollars was only recently paid to a Lima mercantile firm, a lease on a business room on north Main street which had several years to run, which is indicative of the faith some people have in the future of the city.

Instances similar to the above could be mentioned without number, and a number of deals are now pending in the local real estate market that will prove surprising when they are made public. Business men lo-

rated within a district bounded by the Pennsylvania railroad on the north, the C. H. & D. railroad tracks on the east, Elm street on the south, and West street on the west, a distance of six blocks each way, are hardly to be had without paying an exorbitant price, and the value placed on the properties is increasing every day.

Nor is the building operations confined to any certain district, for to any part of the city, and you will see modern flat buildings and business blocks in the course of erection, to say nothing of the large number of houses that are being built. The coming season promises to be a banner one in the number of new buildings built, and employment will be given to hundreds of workmen in this line of work alone.

Real Estate Board.
Lima has in its confines a large number of live wires in the real estate business, every one of whom is thoroughly reliable and who is engaged in boosting the city at all times. Recently the leading agents organized what is known as the Lima Real Estate Board, one of the power organizations that is accomplishing much good for the city.

The organization was effected, according to its prospectus, "To promote the industrial development of Lima, and to protect the mutual interests of buyer, owner and agent." The board concerns itself with attracting new industries to the city, in giving assistance to those that are already here; and to insure a square deal in real estate transactions to all parties concerned.

E. M. GORDON, Manager
Swift & Company.

Lima has no stronger booster nor more enterprising, energetic citizen than Mr. E. M. Gordon, local manager for Swift & Company, the great packers. When it comes to a matter of promoting the general welfare of the city he is always ready to give his special attention, using the same sound judgment and wisdom as are put into his business. Mr. Gordon has held the position of manager of the Swifts here for five years, and in this time he has not only gained a large trade for his company, but he has firmly established himself as one of Lima's most capable business men, a member of the class of permanent trade builders—so necessary in forwarding the growth of any city.

Mr. Gordon has the backing of one of the acknowledged best packing houses in the whole country, and since his taking charge here, its patronage has experienced a wonderful growth. He is now traveling three men over the Lima territory, covering several counties in Northwestern Ohio, while a large business is also done locally.

The Swifts are the only one of the large packers outside of the local establishment doing business in Lima, and they have always met the demands of this territory for packing house products in a most satisfactory manner. The offices of the company are located at 123 east Wayne street, where they have a splendid cold storage system and keep an abundant stock on hand for local supply and shipment.

Metropolitan Bank

GENERAL BANKING BUSINESS

Capital Stock Paid in . . . \$50,000.00

Surplus Fund . . . \$11,900.00

LIMA, OHIO.

First National Bank

Transacts a General
Banking Business

Capital \$100,000

Surplus Fund \$49,000.00

LIMA, OHIO.

THE LIMA TRUST COMPANY

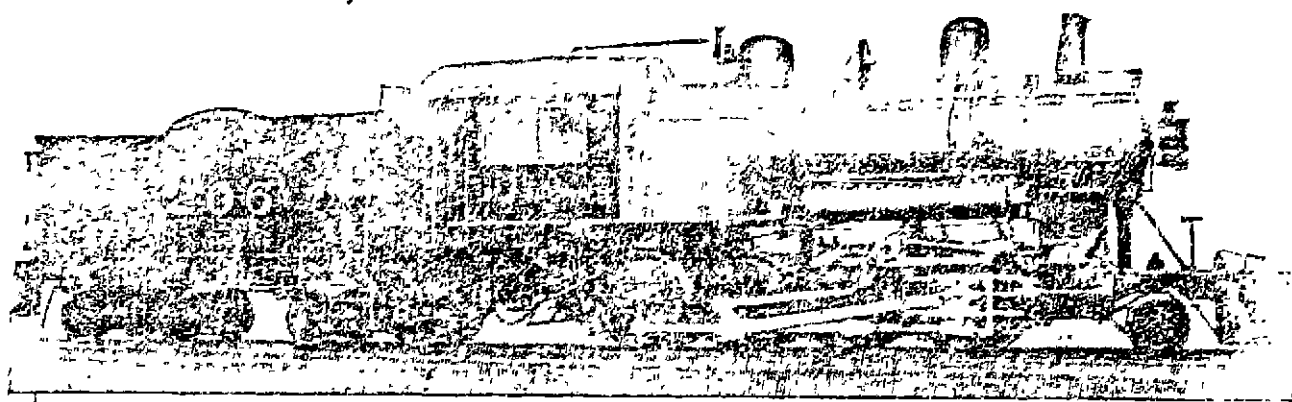
Transacts a

General Banking and
Trust Business

Capital Stock Paid In \$200,000

LIMA, OHIO

LIMA LOCOMOTIVES



Cuts illustrate two types of locomotives constructed at our plant, the above is a 20x29 inch Consolidation Type, weighing approximately 166,000 pounds in working order, and was one of three built for the St. Paul and Des Moines Railroad, now a part of the Rock Island System.

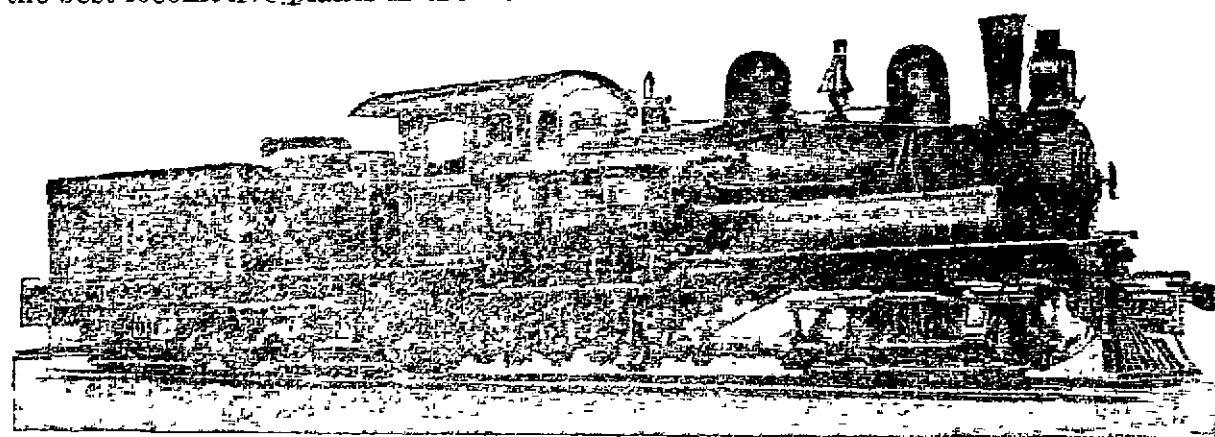
The cut at the right shows the well-known "Shay", the locomotive that has placed the name of "Lima" in all parts of the world. The locomotive illustrated is an 80 ton.

This type locomotive is known as a Geared Engine, the power being transmitted

through a crank shaft, line shaft, pinions and gears to the driving wheels, all wheels being drivers and all weight being utilized in the tractive power.

During past few years we have been building, Switchers, Consolidation, Mogul, Ten Wheel, and are now building Mikado and Pacific type locomotives, for a number of the large Trunk Line Railroads of this and foreign countries, as well as for logging, industrial and other railroads.

Our plant is now undergoing extensive improvements, and when completed we will have one of the best locomotive plants in the world.



LIMA LOCOMOTIVE CORPORATION

Few American mechanical industries have more human interest and dramatic setting than locomotive building. As you stand beside the great furnaces and see the brawny workmen handling huge masses of heated metal as if they were children's toys or watch the finishing touches being put on some leviathan intended for a far-off country, you have the feeling that here is the one industry which has done more to differentiate the modern world from the world of Shakespeare and Cervantes and to transform barren wastes into teeming cities and savage races into cultured men and women. And locomotive building is an industry in which America has lead the world and wherein American methods and American workmanship have made themselves known in every country of the globe. It would be wearying to give the statistics that show how strictly this is true but if a resident of Lima were to inquire at the great locomotive works located in this city at any time he would be struck by the

number of foreign contracts they are filling. Recently, for example, the company secured from the Brazilian Railway Co. a contract for thirteen ten-wheel locomotives to be used in Argentina. Few companies have been increasing their business at so rapid a rate as the Lima Locomotive Corporation. The plant today is located at the junction of the Lake Erie and Western, Erie and C., H. & D. R. R. tracks and covers about thirty acres. But there is now in process of construction an additional erecting shop, hammer shop, boiler shop, tank shop and smith shop, the whole representing an outlay of \$2,000,000. These new structures will be completed by May of this year and the increase in the force that will be necessary at that time is interesting to Lima—from 1400 men there will be an increase to 3400 and from a payroll of \$80,000 monthly, there will be a jump to a payroll of \$200,000. This company are the manufacturers of Shay geared locomotives which in their

sixteen sizes range from weights of 13 to 150 tons and are successfully operated on steep grades and sharp curves in all varieties of industrial uses. For example, this type of engine has been introduced in logging, plantation and contractors' work and has done its work easily and well. When one sees what a precarious roadbed necessarily falls to the lot of the industrial engine around mines or new rights of way, it seems little short of miraculous how tenaciously they cling to the track and suffer the buffets and blows of fortune. Beside a little Shay engine may stand a big trunk line locomotive, seemingly big enough to carry the other in its boiler and into which has gone the patient study and the careful experimenting of the company's designers and engineers of many years' experience. One has but to use his eyes to see what a tremendous development has taken place in railroad locomotives within the past decade. The monsters of the "Mikado" or "Pacific" type as much

outstrip the engine of the years just after the war as the latter did the "John Bull," the little mite of an engine which stands now in the Smithsonian Institute in Washington and which is not so very ancient after all, for one of the men who was its engineer is still on the pension roll of the Pennsylvania—so rapid are the changes in locomotive construction and so many the improvements. The Lima Locomotive Corporation means, of course, a great deal to this city for this is the largest industrial plant in all this part of Ohio. There are not very many locomotive works in the entire United States (in fact, the last census placed the total as less than twenty) and the growth of the industry has always been along the lines of an increase in the size of the already existing plants rather than the creation of new ones. The present improvements already mentioned now taking place in the big Lima plant mean a tremendous increase in local business and an added incen-

tive to the location of further industries within this city. The officers who manage this corporation and whose initiative is responsible for it being a factor in more than one country are A. L. White, President; I. P. Carnes, Vice-President; George L. Wall, Vice-President; W. T. Agerter, Secretary and Treasurer; C. W. Werst, Superintendent; H. C. Hammaek, Ass't. Secretary; F. A. Crum, Assistant Treasurer; I. W. Green, Purchasing Agent, and James Davis, General Foreign Agent. The Corporation is taking up and pushing the manufacture of the Rod Engine and with the new addition will have a capacity of three engines daily. When one realizes what a tremendously complicated thing an engine is, the immensity of this plant is realized in that simple statement of the rate of production. The layman may think that engines are turned out by the hundred of one style and pattern, like a make of popular shoes, yet nothing is further from the

truth. Suppose there is a mining contract to be filled where engines must be capable of climbing steep grades, taking sharp curves and negotiating all sorts and conditions of bumps, the engineers will go to the place, study every angle of the problem and gradually evolve a type of engine to do the work that they can guarantee with assurance. The work of the company's constructing engineers is as interesting and original as that of bridge builders or canal makers in that it calls for the same kind of ability to meet new situations with resourcefulness and courage and to put into concrete form ideas that seem at first rather startling. South American work is becoming more and more important in this plant and this is an especially good field for American locomotives because the companies which get the foothold there now are assured of a market that will increase steadily for as long as even conservative business men can see.

NEW YORK OFFICE 50 Church St.

CHICAGO OFFICE 1122-23 McCormick Bldg.

LIMA LOCOMOTIVE CORP.

LIMA, OHIO

GOOD FIRE PROTECTION BY LIMA WATER WORKS SYSTEM

20 INCH EXTENSION

COVERS THREE MILES ON OUTSKIRTS OF LIMA.

Affords Water For Domestic and Commercial Use, Fire Protection.

APPROPRIATION OF \$100,000 MADE.

Nearly One-Half of Which Will be Spent at Main Pump Station.

Plan Will Furnish One-Third of Lima Excellent Water Service.

At the present time, while a majority of the residents of Lima are being informed about many things pertaining to this great public necessity, which has never before been thoroughly explained, the size and location of public water mains has become a subject the seriousness of which has not been fully appreciated. Water for domestic and commercial use is but a part of the problem the city officials are required to solve.

Water for fire protection and water lines large enough to supply a pressure of sufficient force to protect properly the thousands of homes and the many factories located within the city are two points often overlooked until the devastating flames have done their work and the individual is brought to the unpleasant realization that through an inadequate supply and lack of sufficient water pressure the hands of the fire ladders have been so tied as to become a public danger.

As in many other things, the individual is so busily occupied with his daily routine affairs that adequate fire protection and the harmful results of unsanitary "dead ends" of water lines are not given much attention until the home has been of the bond issue, was appropriated has brought its epidemic of dangerous disease.

As will be readily seen by the map here printed, this city has not been supplied with water lines of sufficient size to meet the demands of the enormous increase of population which has taken place within the past decade.

Regardless of what the public should pay for water per thousand gallons for domestic or commercial use, "water at any price" is always the cry of the citizen whose property is being slowly but surely consumed by fire and there is not sufficient pressure to meet the emergency.

It is with this protective end in view, that the present city council unanimously voted for a bond issue of \$100,000, of which \$50,000 is to be used for a new 20-inch water main extension.

Another Necessity. Through the wear and tear of 26 years' constant use, much of the machinery at the water works main pump station has deteriorated until today the state officials have been compelled to put their stamp of condemnation upon it. Some of the boilers at the main pump station have already been absolutely abandoned as unsafe and the remainder are not far from the scrap heap.

It is for this reason that \$40,000 destroyed or the stagnant city water for new equipment at the main pump station to replace that which long years of service have rendered not only inadequate to supply the increasing demand for city water but positively dangerous.

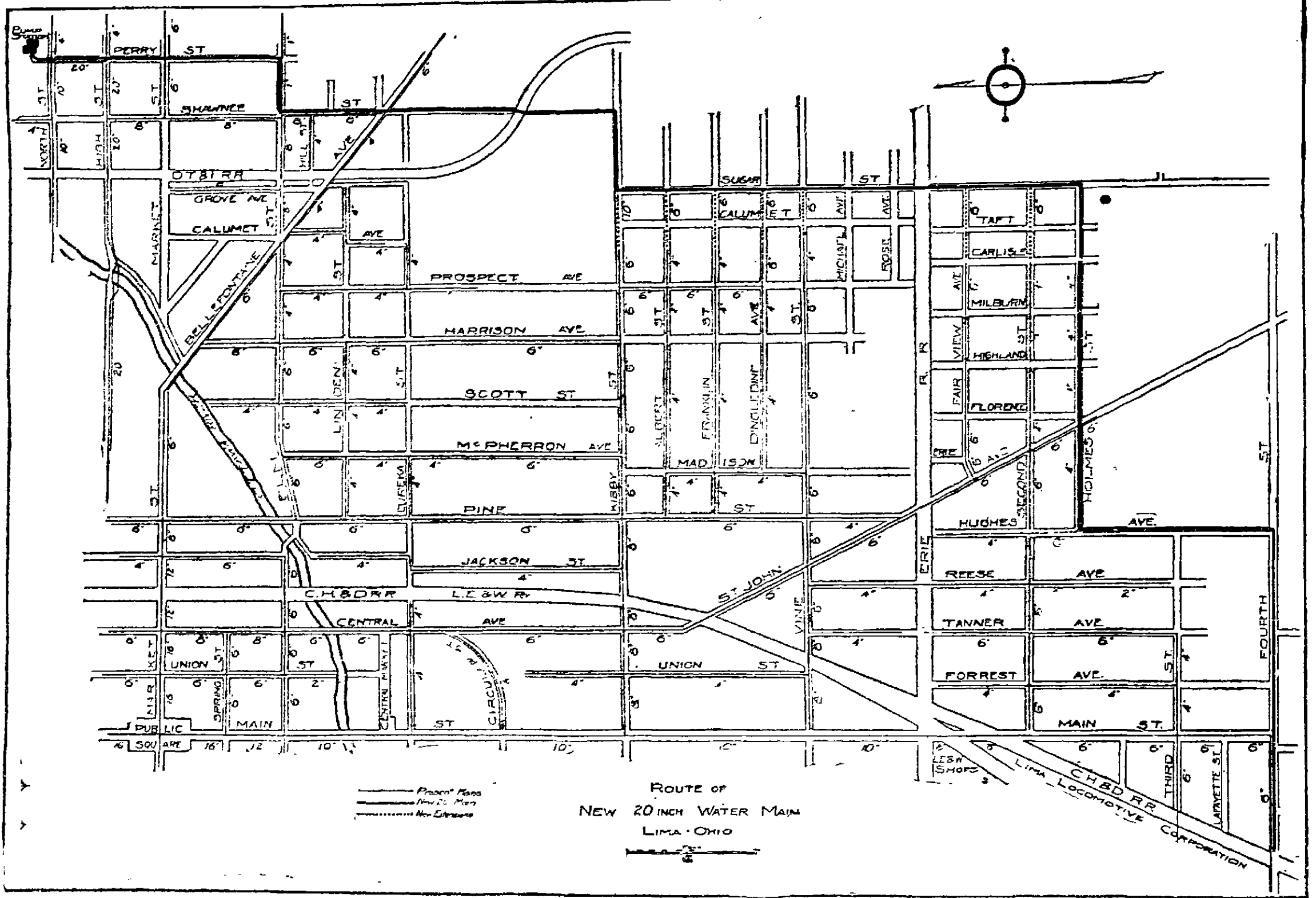
A 6,000,000 Gallon Pump. The present intention is to install a new six million gallon pump and a three hundred horse power boiler to replace those portions of the power house equipment which have served their usefulness. The present pump will still be utilized in emergency cases, however.

Other Improvements. Under the capable supervision of Water Works Superintendent Lytle other needed improvements have already been made at the main pump station at the east end of North street.

To afford a more convenient access to the power house, 12,000 yards of dirt were removed and nearly six car loads of paving brick was laid on the driveway approaching and surrounding the building. Abutting this driveway has been built a six-inch concrete retaining wall. A concrete floor has also been laid in the power house.

A Railway Spur. Approximately 3,000 tons of coal is consumed at the pump station annually and the city has, ever since the present water works system was built, paid on an average of 50 cents per ton for the delivery of its coal from the Pennsylvania railroad siding to the boiler rooms.

MAP SHOWING WHERE LIMA'S NEW 20 INCH WATER MAIN WILL BE LAID AND LARGE AMOUNT OF TERRITORY COVERED



The above illustration also gives the public correct information as to the size and location of all the water mains in Lima from North street south and from Main street east. Proposed extension will require the laying of three miles of 20-inch cast iron pipe.

It is proposed now, as soon as necessary arrangements can be made, to build a railway spur from the Pennsylvania company's tracks to the power house, thereby saving not less than \$1500 a year to the city.

A Further Extension. Another extension of city water mains is contemplated in the near future.

At present the 10-inch main which runs out Main street extends only as far as the north buildings of the Lima Locomotive corporation. When the proposed 20-inch main is completed this 10 inch Main street line will be extended still further south to Fourth street, where it will be connected with or "tied into" the 20-inch main, thus forming a complete circuit of water mains around the city of Lima. All of these improvements started under former Service Director Harman and will be carried out almost entirely in detail by the present incumbent, James Morris.

LEADING REAL ESTATE AND INSURANCE FIRMS.

The ELMER D. WEBB CO.

Real Estate, Insurance and Loans.

One of the most important factors in a city's prosperity is a live real estate exchange and indeed one good agency can be of immense value in the right development of a city's industries. Every business man is too much engrossed in running his own business to master the fine points of any real estate proposition, yet for every business there is a best location in many cases, the location turns the balance from profit to loss or vice versa. Here is the chance for the real estate expert to exercise his good judgment and by his advice and guidance, add materially to the success of the concern. This is only one illustration of the advantages accruing to Lima from the Elmer D. Webb Co. Its largest real estate agency for this agency has experts trained in every line of real estate work, using the term in its broadest sense, and they have so systematized things that Lima is undoubtedly one of the best markets in the state whether you wish to sell or buy, lend or borrow, lease or rent. Not an opportunity for any of these transactions exists in Lima but it is discovered by the Elmer D. Webb Co., and is brought to the attention of the people interested. Go to this agency for whatever you may want—either in real estate, insurance, loans or bonds—and in a day's time they can tell you whether or not you can get it in Lima and if you can, what choice there is. Such up-to-date service saves time for everyone dealing with the firm and it is the result of years of experience added to the natural ability of Messrs. Elmer D.

Webb and Jason E. Baxter, president and secretary, respectively, of the Elmer D. Webb Co. The office of the company consists of seven rooms at 56 1/2 Public Square and the experience of the Elmer D. Webb Co. is in the line of real estate, insurance, loans and bonds. The company has a large and growing list of clients, including many of the prominent business men of Lima. The company has a large and growing list of clients, including many of the prominent business men of Lima.

B. J. BEACH

Beach Land Company.

One of the most important business factors in any modern community is the man who brings buyer and seller together to their mutual convenience and profit. This is particularly true in the real estate field, and in this connection it should be stated that no real estate dealer has more completely won the confidence of the public than Mr. B. J. Beach of the Beach Land company, who has his office in suite 320-321 Holland block, and who has been engaged in the real estate business here for a number of years. Mr. Beach also has a branch office at 601 South building, Flint, Mich., in charge of M. J. Stone, and another office at Taper, Mich., in charge of C. M. Snyder. He does a general real estate business, handling extensively city and suburban property and making a specialty of farm lands. He has on hand in Michigan two hundred improved farms for sale, twenty-five of which he has already sold. He also negotiates farm and city loans and makes references to the local financial institutions.

Mr. Beach's business career has been a most successful one—one in which he has taken care of the interests of his clients while seeing to his individual interests. He always has some good investments to offer his clients, and he is at all times ready to give them the benefit of his expert advice in the matter of making sales, purchases or exchanges. He has kept his finger well on the pulse of the real estate market, and is considered as one of the best posted dealers in the city. During the many years of his dealings he has ever maintained the highest reputation for honorable and square dealing. He has done much in the interest of Lima and is recognized as one of her most enthusiastic and enterprising citizens.

KEMMER & COMPANY

General Insurance Agency.

The business of insurance has grown to such proportions in recent years that it is now recognized as one of the most indispensable features of our modern commercial life. The question whether it is advisable to take insurance in this day and time would be considered as silly as a discussion of whether it is well to wear clothing. There

is no question about it—it is a necessity. Kemmer & Company, general insurance agents, room 1, Wise block, corner of Main and High streets, have long been recognized as one of the foremost agencies in Lima. This company writes every line of insurance, including life, fire, accident, plate glass, tornado and rent. They have been established in business for a number of years and have built up a reputation for business-like methods and absolute integrity in all their business relations that has been a large factor in the tremendous popularity that they have enjoyed and has brought them its reward in an ever increasing prosperity.

Mr. C. G. Kemmer is the sole owner of Kemmer & Company agency and he is a man who stands high in business and social life and representative of all that is best in this city and section. Wide awake and progressive, yet all the time exercising a sound conservatism, he is a type of the modern American business man who, by his own ability and industry, has carved a place for himself and has reached that point at the top of the ladder which only merit and industry can achieve.

THOMAS A. COLLINS

General Insurance & Bonds.

Insurance is an adjunct of civilization which has become so all important that today we are prone to look in amazement and wonder how modern life could endure without it, then we ought to feel great satisfaction in the present state and conservative system which allows us to safeguard our interests and the future of those depending upon us. In the great ship of our civilization insurance companies hang like life boats in the rigging. When the ship goes down the lifeboat is launched and a life is saved. The paid-up policy is a life preserver. In the great forest of institutions, in the paradise of modern civilization, the insurance company goes like the tree of life in the garden of old. One of the best things that any city can possess is a live, wide-awake and up-to-date man who represents those great insurance institutions. Such a man is Mr. Thomas A. Collins whose offices are at 216 Opera House block, and who represents seventeen of the strongest and most reliable insurance companies in the world, representing every phase of the insurance business. Mr. Collins conducts an agency of which Lima may well feel proud. He is one of the city's most progressive citizens for he has always been in the vanguard of every movement looking to the development and improvement of the community, and by his enterprise and unswerving integrity, has had much to do with the substantial advancement of Lima. Mr. Collins represents the following strong companies: The Hartford of Hartford, Aetna of Hartford, Phoenix of Hartford, Springfield Fire and Marine of Springfield, Commercial

Union of London, Pennsylvania Fire of Philadelphia, Scottish Union and National of Edinburgh, Northern of London, Niagara and Hanover of New York, Phoenix of London, North British and Mercantile of London and Edinburg, Norwich Union, Norwich, England, Providence, Washington, and Atlas of London. He also represents the Employers Liability Insurance corporation of London, writing all forms of liability insurance. He writes fire, life, accident, burglary, plate glass, tornado and marine, steam boiler, automobile and other policies. He also is prepared to furnish bonds for those holding places of trust; also sprinkler-leakage survey bonds and registered mail and package insurance.

In the accident and health department he represents the Preferred Accident Insurance company of New York, and is prepared to give the public the latest word in accident insurance as follows: The "Complete" or "Peerless" accident policy which are the best accident policies on the market today. The "Complete" costs \$25.00 per year, and pays \$6,000 or \$12,000 for loss of life, and \$20.00 or \$60.00 weekly indemnity. The "Peerless" pays \$7,500 or \$15,000 for loss of life, and \$30.00 or \$60.00 weekly indemnity; it costs \$30.00 the first year and \$25.00 each year thereafter. These are the best accident policies offered to the public and by a company as solid as the Rock of Gibraltar. Mr. Collins conducts an agency of much importance to the people of Lima.

R. E. DAVIS

Real Estate & Farm Lands.

Prominent among the realty men of Lima is Mr. Robert E. Davis, whose offices are at 409 Opera House block. For about eight years Mr. Davis has been engaged in this business in Lima and has built up a large trade, his real estate sales during those eight years reaching upwards of a million and three-quarters dollars. In a real estate man one expects reliability and substantiality and both these qualifications are found in this progressive Lima man, who is thoroughly familiar with property conditions in this city and surrounding states, as well as with the present and future relative values of real estate. He buys, sells, and exchanges city property and farm lands and also handles all kinds of business property and propositions, such as stores, hotels and boarding houses. In fact, Mr. Davis handles every phase of the real estate business as well as loans and investments. He has won an enviable place among the real estate men of Lima by his ability and the fairness and honesty which have marked his dealings. Mr. Davis is glad at any time to consult with parties contemplating making investments in any kind of real estate or who have property to place upon the market.

GUS KALB

Real Estate and Loans.

Now in the prime of manhood and having passed the major portion of his life in Lima, Mr. Gus Kalb has been enterprising and most successful. He is a man of unquestioned integrity and honorable in all his dealings with his fellowman. In making his own way in the world, Mr. Kalb has not been selfish in the slightest degree, but has always been found in the front in all worthy matters coming before the public for solution, his talent, time and money in the promotion of the city's interests. He is at present a member of the city's sinking fund commission, and has served as president of the body, and the general public have but slightly recognized the splendid work he has done in conjunction with his fellow-members in preserving the credit of the city. Mr. Kalb was born in Germany in 1850, and came to this country some thirty-seven years ago, and has been engaged in business in Lima for thirty-five years. He is president of the Central Building and Loan Company and is also engaged in the real estate and loan business. He has some splendid holdings in realty, the most notable being the "Kus Kalb Flats" at the corner of west High and West streets. He resides in a handsome home at 561 west Market street. During the past summer Mr. Kalb, with his wife, made his first visit back to the "Fatherland." He went first to Holland, thence to Belgium, Germany, Switzerland, Paris, London and back home. Mr. Kalb is an enthusiastic Mason and Shriner. His offices are at 117 west High street.

O'CONNOR BROS. CO.

Insurance, Real Estate, Steamship Agents and Foreign Exchange.

Lima is developing faster than perhaps any other city in Northwestern Ohio, and no better example of the character of men who are helping to build up the city by their optimism and public spirit can be given than the personnel of the O'Connor Bros. company, who maintain offices in rooms 2-3-4 O'Connor Bros. building, 323 1/2 north Main street. Mr. Daniel F. O'Connor is the proprietor of the company which deals in general insurance, real estate, foreign exchange and is steamship agent. This company has been established in Lima for a number of years, and Mr. O'Connor has been identified with many of the movements which have meant most to the city in its rapid strides forward, and his dealings have all been marked by the straightforward honorable methods which characterize him in his every day life. The O'Connor Bros. company is prepared to write anything in the insurance line that is insurable, including life, fire, accident, health, tornado, burglar, automobile, employers liability, boiler and all other risks. In the real estate line they do a splendid business, handling many properties on their own account and a number of others as agent. They are well prepared to give the safest of advice on property for investment purposes as they are well versed on all properties in the city. This company is also agent for large steamship companies and they are prepared to serve persons who are contemplating trips abroad. Foreign exchange is also handled by the company.

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CUSTER BROTHERS

Real Estate, Insurance and Loans.

Among the real estate men of Lima who have won a reputation for square and honorable dealing is the firm of Custer Brothers, located at 137 east High street. This firm has been in the real estate, insurance and loan business for over three years. Mr. Guy Custer having formerly served as clerk of the City Board of Review gave him a keen insight to values, while Mr. Frank Custer is also a man of experience.

Custer Brothers handle farm and city property and are prepared to write almost anything that is insurable, including life, fire, sick and accident, automobiles, plate glass, tornado, bonds, etc. Among the companies represented are the Citizens Trust & Guarantee Co. of West Virginia, New England Mutual Life, Orient Insurance company of Hartford, Citizens Fire of Charleston, W. Va., American Union Fire of Philadelphia and others. They are prepared to give the best of attention to any business in either of the lines represented.

SEWARD G. FOLSOM

Real Estate and Rentals.

One of the most useful and effective business factors in any modern community is the live and reliable real estate man. Such a real estate dealer is Seward G. Folsom, who has centrally located offices on the third floor of the Holmes block. Mr. Folsom has been established in business in Lima for several years and is a recognized authority on real estate values throughout the Lima territory. He buys and sells city and suburban properties of all kinds, and also gives special attention to the matter of rentals, being authorized agent for a number of the latest property owners in the city. Mr. Folsom is widely known as a genuine hustler, and his business methods are those of the highest integrity and he is justly rated as one of Lima's progressive citizens.

Good Labor Conditions Prevail in the City

MILLIONS FOR LIMA

WILL BE SPENT IN WAGES TO THOU SANDS

Soon To Be Employed By the Lima Locomotive Corporation

IMMENSE PLANT TO COST \$2,000,000.

Less Than Decade Has Seen the Wonderful Development.

Thirty-five Hundred Men Will Eventually Be Given Employment.

From a \$100,000 concern of less than a decade ago to a \$6,000,000 corporation, covering sixty acres and giving employment to over 1300 men—that is a brief statement of the growth and expansion of Lima's pioneer industry, the Lima Locomotive Corporation, formerly the Lima Locomotive and Machine Works, whose superior products have given Lima world wide fame.

Lima capital, Lima enterprise, and Lima workmen have combined to make this concern one of the foremost of its kind in the world, and its growth has been the greatest factor in the era of industrial prosperity and substantial growth that this city has enjoyed for the past twenty years.

The plant as now operated has the distinction of being one of the largest locomotive plants in the United States, and the second largest independent plant in America, yet it is but an infant institution compared to the magnificent new plant that will rise up in its stead within the next twelve months.

As this is written, an army of skilled mechanics and laborers are engaged in the construction of a mammoth addition that will treble the capacity of the plant and give employment to 3500 men. The project has passed the visionary stage; the plans have been drawn, estimates have been figured, and the contracts for the immense work awarded. Work is now being pushed as rapidly as is possible, and still insure careful and painstaking workmanship, and before another year rolls by, the result of years of business acumen and faith in the future of Lima will be evident in a monster industrial institution that will be running at full capacity.

Immense buildings that are now utilized for more than one department of the company's work will be augmented by six immense steel and concrete structures, which will enable the enlargement of each department and the separation of each from the others in a building aspect.

ally designed and equipped for its immediate needs.

The increased capacity will be evident in every department of the plant, and will furnish employment to hundreds of skilled mechanics and laborers who will have to be drafted from the industrial centers of the nation. It is conservatively estimated that the increase of the city's population as a result of the expansion of the Lima Locomotive Corporation will easily total 3,000 people.

of Lima has even approached the magnitude of the plan already decided upon by the officers of this corporation, and there is not an avenue of industry or commercial enterprise that will not share in the benefits that will accrue to the city by reason of its certain culmination.

Early History.

Out of a small, insignificant machine shop, organized in 1889, under the firm name of Agter, Carnes and Company has grown the immense corporation that is now known the world over as the Lima Locomotive Corporation. The original plant occupied the building on east Market street, now the home of the East Iron and Machine Company, for over thirty years, until the growth in business compelled the company to seek more commodious quarters.

During all these years, the firm enjoyed a slow, substantial growth, which kept pace with the gradual growth of the city. In its early history, the business was confined to a general machine shop and repair business, while the reputation of the concern did not extend far beyond the city of Lima and contiguous territory.

Like a majority of the larger locomotive plants in the country, this industry was originally created to supply a demand for a certain type of locomotives, in the manufacture of which it blazed the way. The far sighted promoters were quick to note that none of the plants manufacturing locomotives at that time were of this type, which found a market for work on a train road to haul logs and timber from the forests.

It would naturally follow that the first locomotives built at the plant were of this type, which found a ready market, and the use of which soon supplanted sleds and wagons, drawn by horses, mules, and oxen, and revolutionized the lumber industry of the nation.

First Engine Crude.

The first locomotive built at these works was a 4-4-0-8 type for J. Alley, a lumber man of Michigan. Compared to present engines, it was a crude affair, yet its construction marked the dawning of a new era of industrial growth that has been seldom equaled in this country and has placed the Lima Locomotive Corporation at the very zenith of its fame after years of substantial development along stable, progressive, and conservative lines.

Notwithstanding the fact that the company enjoys an enviable reputation for its larger and more powerful engines, still the manufacture of the smaller, or "dinky" engines, is no mean part of its annual business.

The "Shay" Engine.

In 1880, the company began constructing the "Shay" geared locomotive, which opened a new avenue of trade, and which in a few years established the reputation of the firm all over the world. Since that time, especial attention has been given to this style of locomotive, which is the only geared locomotive recognized by railroads.

The success that attended the use

of the "Shay" engines manufactured in Lima was responsible for the enviable position the company now occupies in the world of manufacturing, but while they have given special attention to the manufacture of the "Shay," they have constructed and are now constructing, regular or direct locomotives that are in use on the great trunk lines of this and other countries.

Moved in 1902.

Unable to handle the growing business in their then cramped quarters on east Market street, the company, in 1900, secured a site of thirty acres in the south end of the city, on the line of the Cincinnati, Hamilton and Dayton (C. & O.), Lake Erie and Western, and Erie railroads, where they built what was then considered a mammoth plant on the site of their present plant.

Not a year has passed since that time, that extensive additions were not built to the original plant, and today, without thought of the addition under construction, the plant is one of the most modern and also one of the largest in the country. In 1911, over a half million dollars was expended in enlarging and improving their quarters, while but little over a year later, improvements were started that will mean the expenditure of over a million dollars in buildings and equipment alone.

The equipment of the present plant is of the most modern character throughout, including hot air heating, and electric lighting from a private plant, owned by the company. This feature will be even more increased in the new plant.

The Present Plant.

All buildings now in use by the company are of steel, brick or concrete construction. The machine and erecting shop is of steel construction, 120x340 feet, with side and end walls of brick and tile roofing. The erecting floor is served by two electric cranes of sufficient capacity to handle the largest locomotives and machine tools of the very latest pattern.

The boiler shop, 120x240 feet is of steel frame with brick sides and tile roof. A large electric crane travels the center of the shop for its entire length, and many smaller ones operate in side bays. Included in the equipment of this building is oil furnaces for flanging press, hydraulic riveters, hydraulic flange press, bending tools, punches, rolls and shears. Independent motors furnish the motive power for the majority of the tools.

The power plant, built only a short time ago, is of brick construction on concrete foundation, with floors also of concrete. The building measures 120x130 feet with a height of 51 feet over the boiler room.

The cooling plant has a capacity of 40 tons of coal, crushed into two lots, each per hour.

The power equipment of the plant consists of two 400 horse power, one 500 horse power, and two 250 horse power boilers, making a total horse power of over 1800.

The main generator, 750 k. w., and a 250 volt D. C. generator, are driven by a 1200 horse power Corliss engine, two 200 horse power non-condensing engines, driving a 200 k. w. 250 volt generator, a feed water heater, with a water capacity of 40,000 pounds per hour, two boiler feed pumps and barometric condenser.

The plantings so arranged that any of the engines can be run by non-condensing and the large ones by condensing.

The foundry building is 120x380 feet, and contains two cupolas, capacity eighteen tons per hour, two elevators, centrifugal blower, cone crushers, a 15-ton electric crane and a live ton crane, furnaces, six exhaust steel plate tumbling mills, elevators, and air hammer.

In a brick building, 70x200 feet the wood working machinery is operated. This shop is kept free from dust and shavings by a savings exhaust system.

The blacksmith shop, 74x165, is of brick construction, with slate roof, and its equipment consists of modern oil and gas furnaces, forges, steam and hydraulic hammers and forging machines.

The pattern storage building is of brick with the roof supported by steel trusses. This building is devoid of windows, being lighted from skylights in the roof.

The New Plant.

It is impossible at this time to give an accurate description of the plant of the near future, although it is easy to arrive at some idea of the enormity of the new plant from the number and size of the buildings now under construction all of which will be equipped with the most modern and latest machinery and equipment.

Six mammoth buildings are now being erected, into which will be moved departments of work now located in one of the buildings now in use. One of them, the erecting shop, measuring 142x387, is under construction at the present time. When this building is ready for occupancy, the building now used jointly as an erecting and machine shop, will be utilized entirely for a machine shop.

Another new building will be the tank shop, measuring 120x300, which will be a home for a department now housed in the boiler shop. Additions will be built to the present boiler shop at each end, one measuring 100x220, and the other 100x170.

Another blacksmith shop, measuring 100x250, and a hammer shop, 100x200, are included in the list of new buildings for which contracts have been let.

A pattern shop, 60x160, and three stories high, rounds out the list of large buildings under construction or for the construction of which contracts have been awarded. A

large storage yard crane measuring 95x720, is also included in the improvements to be made during the coming year.

These new buildings will be of steel and concrete construction, and will be the last work in the building of the Lima Locomotive Corporation. A fortune will be invested in machinery, cranes, and equipment of all kinds for the buildings, which will be of the latest pattern.

Four Miles of Trackage.

Four miles of railroad trackage runs through the yards, and there are connections to the lines of the C. H. & D., L. E. & W. and Erie railroads. Two switch engines are required to haul the product of the company to the connecting lines, to say nothing of the number of smaller engines used to convey material and parts from one building to another.

Office Building.

The imposing eight story office building, the tallest structure in the city, which stands at the main entrance of the plant, was built in 1907, and towers above the mammoth plant as a silent "screamer," heralding alike the industrial greatness of the banner city of northwestern Ohio and of its largest and most valuable institution.

The building was designed to meet the growing demands of the corporation, and will prove amply adequate for the company when the present improvements are completed. In this building with its superb modern office rooms are located the offices of the corporation, and out of them emanate the intelligent direction that has made the company recognized all over the world as the acme of perfection in locomotive building.

The locomotives manufactured by the Lima Locomotive Corporation are in use in all parts of the globe—England, Australia, China, Cuba, Japan, Tasmania, Porto Rico, Alaska, South America, Mexico and every state in the Union—everywhere proclaiming the fact that Lima is the home of the best locomotives built. At the present time, the company is engaged in filling orders from China, Japan, and Brazil, in addition to the orders from all parts of this country.

The following from the company itself tells the story in terse, concise fashion:

"Our designs for direct or road locomotives are varied and up-to-date, and drawn up by engineers of long and wide experience.

"The Shay locomotive we continue to improve, both as to design, workmanship, and material, utilizing not only our own experience of more than thirty years, but the information furnished by users is carefully examined and tested in service, to determine its advisability. Hence the Shay of today embodies the experience of our customers and ourselves; and although the spirit controlling the design is that of experience, most parts have been redesigned in accordance with modern ideas.

The Men Themselves.

The officers of the company, who have directed the affairs of the company during the period of its greatest growth are: President and General Manager, Arthur L. White; Vice-Presidents, Ira P. Carnes and G. L. Wall, Secretary and Treasurer, W. T. Agter, Assistant Treasurer, Fred C. Crum, Assistant Secretary, J. C. Factory Superintendent, C. W. West.

Besides devoting their talent to the upbuilding of their own interests, the officials of the company have liberally subscribed of their time to interests of other manufacturing institutions to locate in Lima, and no set of men have been as instrumental in bringing about the present position of Lima as an industrial center as have the men connected with the management of the Lima Locomotive Corporation.

A few years ago they prevailed upon the officers of the Ohio Steel Foundries company to locate in this city, and the growth of this company has been dependent largely upon the growth of the locomotive works. The improvement of the latter has meant the doubling of the capacity of the steel works, which will be a reality within the next year, giving employment to over 200 additional men.

These same men were directly responsible for the bringing to this city of the Gram Motor works from Bowling Green, and out of this step has grown the Gram-Bernstein company, which has taken rank as one of the most important industries of the city. So that, the four largest industrial institutions of the city have sprung from the ideas and works of the coterie of men who own and operate the great Lima Locomotive Corporation.

LIMA'S LEADING MERCHANTS.

THOMPSON'S DRUG STORE.

One of the neatest and most attractive of the drug establishments of Lima is Thompson's Drug Store, located at the southeast corner of east Market and the Public Square. E. T. Thompson is the proprietor of this store, and he has a most enviable reputation in a line where a high reputation means most to the business. There is no line of business endeavor which means more to the human being than the drug store, for upon the purity of medicines and the correct filling of prescriptions depends the lives of practically all of us. Mr. Thompson is fortunate in having gained a reputation for purity and correctness, and he enjoys a very large patronage because of such reputation. He gives particular attention to prescriptions and only the

purest of drugs enter in to the compounding of same.

In addition to stocks of medicines and drugs, Mr. Thompson carries a full line of drug sundries, such as sick room and nurse's supplies, perfumeries, soaps, cosmetics, etc., and also handles cigars, tobacco, kodak supplies, stationery and many other things. He gives his best attention to his business, and it is one fully deserving of the success he is enjoying.

HARRY THOMAS
Groceries, Fruits, Vegetables, Etc.

A local grocery establishment which has won a most excellent reputation for the consistent superiority of its stocks and which enjoys a large and discriminating patronage is that conducted by Mr. Harry Thomas at 148 north Main street. Mr. Thomas has had wide experience in his line of business and belongs to that progressive class of merchant who know that their own best interests are identical with those of the public. The Thomas stocks include choice fancy and staple groceries, fresh fruits and vegetables, cigars, tobacco, etc. They handle the celebrated Heinz goods in pickles, vinegars, ciders, etc. Also the celebrated Monarch brand of canned goods. The store is nicely appointed and always neat and clean in appearance, and it makes a specialty of its high grade teas and coffees.

EDMAN'S CASH GROCERY.

It has been conceded by close students of the business that the grocery business when conducted strictly upon the cash basis will prove most satisfactory in every particular. And take reasons for this are many and perfectly natural. There is a certain percentage of loss in all business done upon a credit basis, and the grocery store has had to stand a goodly share of this percentage.

Therefore to the retail merchant who buys for cash and sells for cash, the jobber can afford to sell at a slightly reduced price, thus enabling the retailer to do the same. This has been the reason for the success of the Edman Cash Grocery, which is one of the newer stores located at 133 east High street. Mr. Edman carries the most choice stock and of all things in the grocery line, and his low prices have attracted an extensive business.

PEERLESS COAL & SUPPLY CO.

Peerless Coal & Supply Company, Kibby street and the C. H. & D. Railway, wholesale and retail dealers in pressed brick, sewer and land tile, sand, lime, fishack plaster, agents for Atlas, New Castle and Medusa, white and gray cement, Keene cement, wall ties, corner beads, metal lath, water proofing, asphalt singles, deodorizing and fire proofing paper, fire brick and fire clay, wall board, wall coping, mortar colors, etc., in the building material lines and dealers in anthracite and bituminous coal, charcoal, wood and coke, have won their spurs and are recognized as one of the most reliable business firms of the city.

Two years ago Wm. E. Myers and Herbert D. Campbell, anticipating the bright future of Lima, engaged in the coal and builders' supply business. That they acted wisely is evidenced by the wonderful success of their venture which has kept pace with and been a prominent factor in the great building era of the last two years.

Strict attention to business, courteous treatment and full weight given always win. The development of the Peerless Coal and Supply Company has been phenomenal. An entirely new venture, it has handled over 700 cars of coal and building material in the past two years. The firm's yards are on Kibby street, 130x310, on the C. H. & D. tracks. An additional track will soon make room for fourteen cars at a time facilities equalled by only the largest factories.

The Peerless Company is also agent for and distributors of the celebrated Pillsbury, Peerless, Silk Ribbon and other choice lines of spring and winter wheat flours.

We congratulate Messrs Myers and Campbell on the success of their enterprise. In the realization that they, with so many of our progressive citizens are taking advantage of and helping to develop our beautiful city.

KABLE'S LUNCH ROOM.

A restaurant can draw patronage by external attractiveness, such as cleanliness, neatness and hygienic surroundings, but, after all, these will not take the place of old-fashioned cooking and good food, and if the proprietor is going to hold that patronage after he gets it, he must make these latter the foundations of his success. So the Kable Lunch Room has always maintained that the prime factor of importance about the Kable place is the kitchen, but that is not to say that they are not looking out all the time for those before mentioned externals. From the time the Kable began doing a business more than ten years ago until today, it has required but a nominal sum to purchase a real first class menu, elegantly cooked and well served. The Kable Lunch Room is at 69 Public Square and is owned by D. M. Kable, the popular restaurant man of Toledo, who has places in a number of important cities in Ohio and Indiana. It is under the management of A. M. Keicher, who came to this place from To-

REFINERS OF CRUDE OIL

The Solar Refining Company

LIMA, OHIO

GRAND UNION TEA COMPANY

217 W. High St. R. A. Teed, Mgr.

Coffees, Teas, Spices and Extracts

Manufacturers of Baking Powder, Soap and Soap Powder

Tickets Given With Each Purchase

Clapper & McKay

Men's, Ladies' and Children's FOOTWEAR

142 South Main Street, Lima, Ohio

edo soon after the restaurant was established, and who had been with Mr. Kable prior to that time. He understands the business and is quite popular with his patrons.

CENTRAL NEWS STAND

Newspapers, Periodicals, Post Cards, Cigars and Smokers' Articles.

PITTILLA'S

Hat Manufacturers.

One of the most attractive hat stores to be found in the country is that of Pittilla's, 121 west Market street, Lima. This store is generally known as Lima's greatest hat store, and this making no small claim, for this city is famed for its splendid hat establishments. Pittilla's has been located in Lima for three years, and during this time they have fast gained fame as hat makers of exceptional worth. The hats manufactured by them have been steadily gaining in prestige, for with the advent of each season they have come forward with the latest in styles, and all weathers of their hats know that they are made of the stuff which holds its shape. Pittilla's pin their faith in their own dollar hats as being the best manufactured for this money, and it is all the style and appearance of the hat that generally sells for twice the money. Hats made to order and made to fit are their specialty, and all work done in their establishment is guaranteed. They operate a cleaning and blocking department and special care is given to the renovation of hats. They give employment to five persons in their manufacturing department, and they are artisans in their line. They also carry a complete line of up-to-date men's furnishings.

THE PENNY-JONES-BURDEN COMPANY

Hardware and Implement House.

One of the strongest of the big retail establishments in Lima is the Penny-Jones-Burden Company, dealers in hardware and implements. This firm was incorporated six years ago with ample capital to handle a big business and they have been successfully doing it. Included in the list of officers and directors are a number of the leading men of Lima—men who succeed in all their undertakings and undertake large things. The officers of the company are: W. E. Penny, president; Phil Roeder, vice president, G. P. Bushe, secretary; Joel Spyer, treasurer and manager. The list of directors is made up of W. E. Penny, A. M. Penny, Joel Spyer, H. P. Bushe and Phil Roeder. These are names that are connected with a number of the leading institutions in Lima, and give the Penny-Jones-Burden Company an undisputed place among the strongest of the business concerns in the city. The stock carried by this company is quite large and consists of everything that is useful in the household. They buy in large quantities and believe in turning the dollar over fast to make it produce the most—consequently they sell at the lowest possible prices and secure quick returns. The line of hardware is also complete, containing everything that is used in the city territory and is sold low. The big

T. P. DOYLE

Wholesale and Retail Liquor

One of Lima's substantial and progressive citizens is Mr. T. P. Doyle, who conducts one of the large wholesaling business in Lima and a couple of retail establishments as well. Mr. Doyle is one of Lima's oldest liquor merchants, and he has succeeded in business by the most honorable method in treating with his customers. He handles the highest grade of goods in his line, and the leading brands are at all times to be found in his place.

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THE PENNY-JONES-BURDEN COMPANY

Hardware and Implement House.

One of the strongest of the big retail establishments in Lima is the Penny-Jones-Burden Company, dealers in hardware and implements. This firm was incorporated six years ago with ample capital to handle a big business and they have been successfully doing it. Included in the list of officers and directors are a number of the leading men of Lima—men who succeed in all their undertakings and undertake large things. The officers of the company are: W. E. Penny, president; Phil Roeder, vice president, G. P. Bushe, secretary; Joel Spyer, treasurer and manager. The list of directors is made up of W. E. Penny, A. M. Penny, Joel Spyer, H. P. Bushe and Phil Roeder. These are names that are connected with a number of the leading institutions in Lima, and give the Penny-Jones-Burden Company an undisputed place among the strongest of the business concerns in the city. The stock carried by this company is quite large and consists of everything that is useful in the household. They buy in large quantities and believe in turning the dollar over fast to make it produce the most—consequently they sell at the lowest possible prices and secure quick returns. The line of hardware is also complete, containing everything that is used in the city territory and is sold low. The big

F. W. DRAKE

Coal, Builders' Supplies, Hay, Grain, Flour, Etc.

329-335 East Market Street

I. J. MILLER

Dealer in

Groceries, Meat and Feed

407-411 West Spring Street
Lima, Ohio

Lima Rubber Co.

Dealers in

Automobile, Motorcycle and Other Rubber Tires and Accessories

We Also Do Repairing and Vulcanizing

114-116 East Elm Street, Lima, Ohio